



IN WITNESS WHEREOF, this Certificate of Trust has been executed by the parties hereon on the day and year first above written.

GRANTOR

Oneal Melton  
ONEAL MELTON

TRUSTEES

Oneal Melton  
ONEAL MELTON  
Peggy J. Melton  
PEGGY J. MELTON

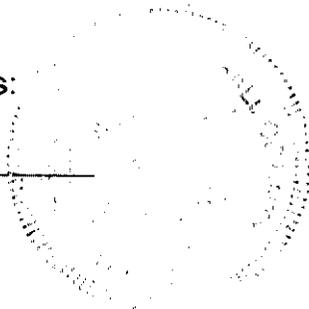
STATE OF Mississippi  
COUNTY OF Waldo

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 4th day of October, 2000, within my jurisdiction, the within named Oneal Melton, who acknowledged that he is the Grantor and Oneal Melton and Peggy J. Melton are the Trustees of the Oneal Melton Living Trust and that in said representative capacity they executed the above and foregoing instrument, after first having been duly authorized so to do.

William B. Griffin  
NOTARY PUBLIC

My Commission Expires:

12-17-2002



PREPARED BY & RETURN TO:  
WATKINS LUDLAM WINTERS & STENNIS, P.A.  
P. O. BOX 1456  
OLIVE BRANCH, MS 38654  
(662) 895-2996