

AFFIDAVIT OF TRUST

TO WHOM IT MAY CONCERN: This Affidavit is offered to you in consideration of your opening and/or maintaining accounts for the trust named below, the undersigned certifies as follows:

1. The following trust is the subject of this Affidavit:

FRANCES HIGHTOWER RITTENHOUSE REVOCABLE
LIVING TRUST, dated September 14, 1999, FRANCES
HIGHTOWER RITTENHOUSE, Trustee.

2. The name of the Trustmaker: FRANCES HIGHTOWER RITTENHOUSE.
3. The name of the currently acting Trustee of the trust: FRANCES HIGHTOWER RITTENHOUSE.

If a Trustmaker is serving jointly with another person as Trustee, any Trustmaker may act for and conduct business on behalf of the trust as a Trustee without the consent of any other Trustee. In all other cases, when more than two Trustees are acting, the concurrence and joinder of a majority of Trustees is required to control in all matters pertaining to the administration of any trust under this agreement. If only two Trustees are acting, the concurrence and joinder of both shall be required.

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4. The trust is currently in full force and effect.
5. The trust authorizes you to accept orders and other instructions from the currently acting Trustee.
6. The trust indemnifies and holds you harmless from any liability for effecting transactions at the request of any Trustee.
7. The Trustee is authorized to employ attorneys, accountants, registered investment advisors, specialists and such other agents as the Trustee shall deem necessary or desirable. The Trustee shall have the authority to appoint an investment manager or managers to manage all or any part of the assets of the trust, and to delegate investment discretions to said manager or managers.
8. All other trust provisions are of a personal nature and set forth the distribution of trust property. They do not modify the powers of the Trustees.
9. The undersigned Affiant is currently the acting Trustee of the trust and declares that the foregoing statements and any attached exhibits are true and correct, under penalty of perjury.

10. The situs of this trust is Mississippi.
11. This Affidavit is dated October 20, 1999.

Frances Hightower Rittenhouse
FRANCES HIGHTOWER RITTENHOUSE,
Trustee

STATE OF TENNESSEE

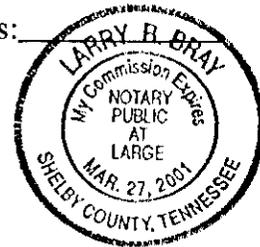
COUNTY OF SHELBY

The foregoing Affidavit of Trust was acknowledged before me on October 20, 1999, by FRANCES HIGHTOWER RITTENHOUSE, as Trustee.

Witness my hand and official seal.

Larry B. Bray
Notary Public

My Commission Expires:



Affidavit of Trust

As you buy and sell various assets, you will be transacting your business as a Trustee of your living trust. The people with whom you deal will want to know--and verify--that your living trust is, in fact, in existence, that you really are one of its Trustees, and that you have the authority to transact the business at hand as a Trustee.

It would be cumbersome for you to provide others with your entire living trust or Estate Planning Portfolio. This would give them far more information than they want, need, or are entitled to. It would also destroy the confidentiality built into your living trust-centered estate plan.

Your **Affidavit of Trust** is a document that enables you to avoid disclosing the particulars of your living trust plan. Upon request from a financial institution, you may attach specific pages from your living trust which contain necessary information for the financial institution.

The pages from your living trust that may be requested are those that set forth:

1. The date and identity of your trust, and its Trustee(s).
2. The powers and authority which you granted to your Trustee(s) to transact business on behalf of your living trust.
3. The signature pages, which evidence that your trust is really in existence.

You will be using your **Affidavit of Trust** repeatedly over the years as you buy and sell trust assets. We strongly recommend that you make copies of the affidavit each time you need it. Leave the original in your Portfolio for future use.

As a point of information, some institutions refer to the **Affidavit of Trust** as a certificate of incumbency, certification of trust, or a certification of trustee's authorization and powers. Initially offer the **Affidavit of Trust** as set out above.

Prepared by: Cecil D. Smith (Attorney)
Memphis, TN
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