

MEMORANDUM OF TRUST P Book 90 Page 504

KNOW THAT, Charles V. Hall, and Mary L. Hall, husband and wife, having an address at 2821 McGowen Road, Lake Cormorant, Mississippi 38641, as Trustors, created a revocable trust, known as The Hall Family Trust dated July 11th, 2001, by executing a Declaration of Trust, dated July 11th, 2001, naming Charles V. Hall and Mary L. Hall, having an address as aforesaid, as trustees (collectively referred to as the "Trustee"), and Tracy Dunaway, having an address at 968 Pine Birch Place, Southaven, Mississippi 38671, and Mercedyth McKenzie, having an address at 7468 Overlook Drive, Southaven, Mississippi 38671, as successor trustees (each being referred to as a "successor Trustee").

This Memorandum of Trust is executed as evidence of the existence of the foregoing Declaration of Trust. Any person may rely upon this Memorandum of Trust as evidence of the existence of said Declaration of Trust, and is relieved of any obligation to verify that any transaction entered into by a Trustee or successor Trustee thereunder is consistent with the terms and conditions of said Declaration of Trust.

The Declaration of Trust and the trusts created thereunder may be referred to by the name: "The Hall Family Trust dated July 11th, 2001". Any transfers to the Declaration of Trust or any trust thereunder may refer to the aforesaid name or to "Charles V. Hall and Mary L. Hall as Trustees under The Hall Family Trust dated July 11th, 2001", with or without specifying any change in Trustee or any amendment to the Declaration of Trust.

IN WITNESS WHEREOF, the Trustors have executed this Memorandum of Trust as of this 11th day of July, 2001.

Charles V. Hall
Charles V. Hall
Trustor

Mary L. Hall
Mary L. Hall
Trustor

Estate Security Trust, Inc
PO Box 7552
Jackson, MS 38302
1-800-926-5767

STATE MS.-DE SOTO CO.
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STATE OF MISSISSIPPI, COUNTY OF DeSoto, ss.

Personally appeared before me, a notary public of said State, the within named Charles V. Hall, who acknowledged that he signed and delivered the foregoing Memorandum of Trust on this 11th day of July, 2001.

Given under my hand and official seal this 11th day of July, 2001.

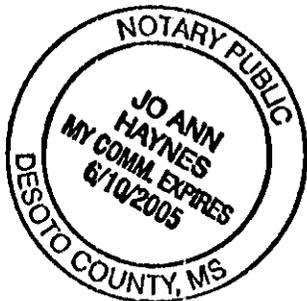


Jo Ann Haynes
Notary Public
My commission expires on

STATE OF MISSISSIPPI, COUNTY OF DeSoto, ss.

Personally appeared before me, a notary public of said State, the within named Mary L. Hall, who acknowledged that she signed and delivered the foregoing Memorandum of Trust on this day of July, 2001.

Given under my hand and official seal this 11th day of July, 2001.



Jo Ann Haynes
Notary Public
My commission expires on