

CERTIFICATE OF TRUST AGREEMENT

P BK 92 PG 524

STATE OF TENNESSEE, COUNTY OF SHELBY

Before me, the undersigned Notary Public in and for said County and State, personally appeared **JAMES H. SCOGGINS, and SHARON S. LUTHER**, known to me and being first duly sworn, depose(s) and say(s):

1. The name of the Trust is:

The SCOGGINS FAMILY TRUST, dated April 20, 1990

2. The street and mailing address of the office of the Trust is:

**3286 CASTLEMAN
MEMPHIS, TENNESSEE, 38118**

3. There are currently two Trustees of the Trust who are:

**JAMES H. SCOGGINS
1065 Red Banks Road S.
Byhalia, MS 38611,**

and

**SHARON S. LUTHER
3286 Castleman
Memphis, Tennessee 38118**

4. The grantor of the trust is:

**JAMES H. SCOGGINS
1065 Red Banks Road S.
Byhalia, MS 38611,**

5. The Trust is the owner of an interest in real property known by the municipal address of 1065 Red Banks Road, S., Byhalia, Mississippi, and situated in Section 7, Township 3 South, Range 5 West, in DeSoto County, Mississippi, all of which is more particularly described in Warranty Deed recorded in Deed Book 225 Page 325, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which deed reference is made for a more particular description of the property and the interests conveyed.

6. The trust may terminate upon the death of the Grantor.

7. The Trustee has all of the statutory fiduciary powers provided in Tennessee Code

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W.E. DAVIS CH. CLK.

Annotated Section 35-50-110, including the unrestricted right and power to sell, mortgage, lease, convey and otherwise deal with real and personal property, without the consent of any beneficiary and without the necessity of any purchaser, mortgagee or lessee seeing to the application of proceeds from sale, mortgage or lease of the property.

James H. Scoggins
JAMES H. SCOGGINS, Grantor and Trustee
Affiant

Sharon S. Luther
SHARON S. LUTHER, Trustee
Affiant

Subscribed and sworn to before me
this the 10 day of December, 2001.

Paul W. Brown
PAUL W. BROWN, Notary Public
My commission expires: September 22, 2003

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the said county and state, on this 10 day of December, 2001, within my jurisdiction, the within named JAMES H. SCOGGINS and SHARON S. LUTHER, who acknowledged that he, she or they executed the above and foregoing instrument.

AT
LARGE
Paul W. Brown
Notary Public
My Commission expires: September 22, 2003

Prepared by and return to:
Paul W. Brown, Attorney
4730 Poplar Ave., Suite 7
P O Box 17464
Memphis, TN 38187-0464

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This Instrument Prepared By/Return to:
THE BLACKBURN LAW FIRM, PLLC,
6933 Crumpler Blvd., Suite B, Olive Branch, MS 38654
(662) 895-6116 / (901) 521-7352