

CERTIFICATE OF TRUST AGREEMENT

Pursuant to the provisions of Section 91-9-7, MCA, the following information on a Trust Agreement and the formation of a Trust under said agreement is hereby furnished:

(a) **Name & Date of the Trust:**

" The Betty A. Rychlik Trust
dated 10-15-96"

(b) **Office of the Trust:**

The Betty A. Rychlik Trust
640 Pasquinelli Drive
Westmont, IL 60559

STATENS - DE SOTO CO.
SEP 3 1 34 PM '02

PS
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(c) **Trustee:**

Original Trustee
Betty A. Rychlik
2780 Kentwood Cove
Horn Lake, MS 38637

BK 95 PG 411
W.E. DAVIS REC. CLK.

Successor Trustee
Laddie Rychlik
1957 Oakcrest Drive
Hernando, MS 38632

(d) **Grantor:**

Betty A. Rychlik
2780 Kentwood Cove
Horn Lake, MS 38637

(e) **Real Property:**

All interests in real property owned by, or conveyed to, the trust are:

Legal Description: Lot 156, Section "F", Kentwood
Subdivision, as per plat recorded in
book 40 at page 45 in the office of the

Chancery Clerk of Desoto County,
Mississippi.

Indexing Instruction: Section 3, Township 2 South, Range
8 West.

Street Address: 2789 Kentwood Cove, Horn Lake, MS 38637

(f) **Beneficiaries:** **Original:**
Betty A. Rychlik, Laddie Rychlik & Lynn
Rychlik

Present:
Laddie Rychlik & Lynn
Rychlik

(g) **Termination:** Revocable, Inter-Vivos

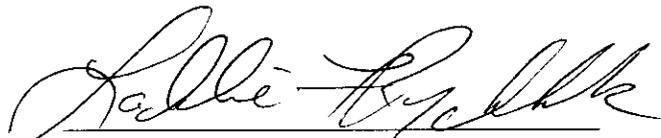
(h) **General Powers of Trustee:**

All powers granted under the Mississippi Uniform
Trustee's Powers Law, Sections 91-9-101, et.
seq., MCA, with certain limitations as listed in
the Trust Agreement referred to above.

No limitations are imposed by the Trust Agreement
with regard to the disposition of real property
of the Trust.

Date of execution: Aug. 23,....., 2002.


Laddie Rychlik, Beneficiary


Laddie Rychlik, Trustee


Lynn Rychlik, Beneficiary

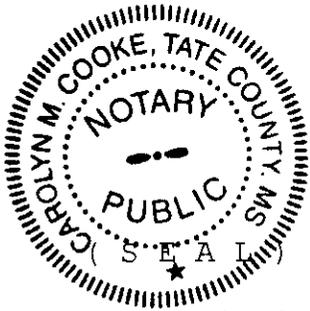
STATE OF MISSISSIPPI
COUNTY OF DESOTO

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PERSONALLY appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named Laddie Rychlik and Lynn Rychlik, who acknowledged that they executed the above and foregoing instrument.

Date: Aug 23, 2002

Carolyn M. Cooke
NOTARY PUBLIC



My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES SEPT 2, 2005
BONDED THRU STEGALL NOTARY SERVICE

Prepared by, and after recording return to:
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