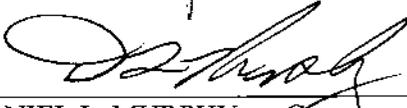


CERTIFICATE OF TRUST FOR THE
DANIEL L. MURPHY LIVING TRUST

COMES NOW Daniel L. Murphy, as Grantor and Trustee and files this Certificate of Trust for the Daniel L. Murphy Living Trust dated April 21, 2006, who would show the following, to-wit:

1. Name: Daniel L. Murphy Living Trust
2. Original Trustee: Daniel L. Murphy
3. Street and Mailing Address of Grantor/Trustee: P. O. Box 587, Hernando, Mississippi 38632
4. Legal Description of All Interest in Real Property Owned or Conveyed to the Trust: See ~~Deed of Record~~ copies of deeds attached.
5. The Anticipated Termination of the Trust: The youngest beneficiary attaining thirty (30) years of age.
6. The General Power of Trustee: The trustee shall bear all powers under the *Uniform Trustees Power Act* set forth in *Mississippi Code Annotated, §91-9-101 et seq*, specifically those powers conferred unto trustees by *§91-9-107*, which is specifically incorporated herein by reference, together with the power to sell, convey, transfer, exchange, encumber or mortgage any and all property or assets of the trust.

WITNESS my signature this the 12th day of April, 2006.

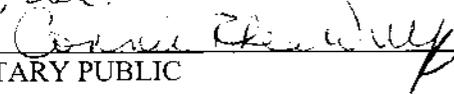


DANIEL L. MURPHY, as Grantor and Trustee

STATE OF MISSISSIPPI
COUNTY OF DeSoto

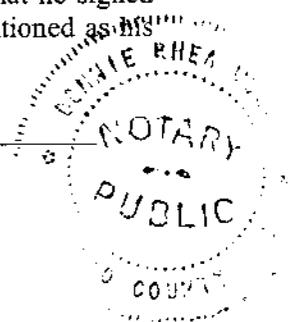
PERSONALLY appeared before me, the undersigned authority in and for the state and county aforementioned, the within named **Daniel L. Murphy**, who acknowledge that he signed and delivered the above and foregoing instrument on the day and year therein mentioned as his voluntary act and deed for the purposes expressed therein.

This the 12th day of April, 2006.



NOTARY PUBLIC

MY COMMISSION EXPIRES
June 17, 2007



PREPARED BY:
BRIDGFORTH & BUNTIN
P. O. BOX 241
SOUTHAVEN, MS 38671
662-393-4450

RETURN TO:
NOWAK & NEYMAN
170 W. CENTER ST.
HERNANDO, MS 38632
662-429-7888

William Daniel Guy, Jr.,
GRANTORS

WARRANTY

TO

DEED

Daniel L. Murphy Living Trust and Talbot & Talbot, LLC,
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, William Daniel Guy, Jr., do hereby sell, convey, and warrant unto Daniel L. Murphy Living Trust, an undivided six-tenths (6/10) interest, and Talbot & Talbot, LLC, an undivided four-tenths (4/10) interest, as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

TRACT NO. 3

Part of the East Half of Section 32, Township 3 South, Range 8 West, DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

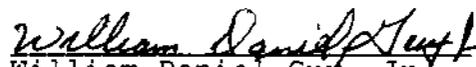
Commencing at the northeast corner of said Section 32; thence run South 00 degrees 10' 52" West a distance of 2611.19 feet along the east line of said Section 32 the Point of Beginning (N-1,920,825.17 E-2,378,652.78); thence run South 00 degrees 24' 09" East a distance of 2092.63 feet along said east section line to a point; thence run Due West a distance of 2687.84 feet to a point on the east line of U.S. Government property; thence run North 00 degrees 10' 00" East a distance of 2041.85 feet along said Government east line to a point; thence run North 88 degrees 54' 37" East a distance of 2667.68 feet along said Government east line to the Point of Beginning and containing 127.07 acres, more or less. Bearings and coordinates (U.S. Feet) shown are based on the Mississippi State Plane Coordinate System, West Zone (NAD 83). The above description was written from a plat of survey by Danny S. Rutherford, P.E.L.S., dated October 14, 2005. Said property being located in the Southeast Quarter.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi. Further subject to Perpetual Flowage Easement to USA of record in Book 31, Page 188, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

The Grantor does hereby certify that the above property does not constitute any part of his homestead.

Taxes for the year 2006 have been reversed prorated, and possession is given with this deed.

WITNESS MY signature(s), this the 25th day of April, 2006.


William Daniel Guy, Jr.

STATE OF MISSISSIPPI:

COUNTY OF DeSoto:

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named, William Daniel Guy, Jr. who acknowledged that he signed and delivered the above and foregoing Deed on the day and year therein mentioned, as his free act and deed, and for the purposed therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 25th day of April, 2006.


Notary Public

My commission expires: June 17, 2007

Grantors Address:
441 Hillbrook Dr.
Southaven, MS 38671
Phone: Res.- 901-383-3457
Bus.- N/A

Grantees Address:
P. O. Box 587
Hernando, MS 38632

Phone: Res.- 662-429-5948
Bus.- 662-429-1312

Prepared By:

Nowak & Neyman, P.C.
170 West Center St.
Hernando, MS 38632
662-429-7888

RE06-0001A

Thomas R. Guy,
GRANTORS

WARRANTY

TO

DEED

Daniel L. Murphy Living Trust and Talbot & Talbot, LLC,
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, Thomas R. Guy, do hereby sell, convey, and warrant unto Daniel L. Murphy Living Trust, an undivided six-tenths (6/10) interest, and Talbot & Talbot, LLC, an undivided four-tenths (4/10) interest, as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Tract No. 4

Part of the East Half of Section 32, Township 3 South, Range 8 West, and part of the East Half of Section 5, Township 4 South, Range 8 West in DeSoto County, Mississippi, and being more particularly described as follows, to-wit:

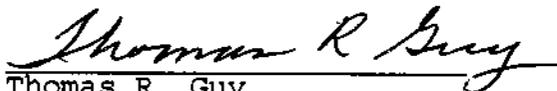
Beginning at the northeast corner of said Section 5 (N-1,918,009.16 E-2,378,672.56), said point being the northwest corner of the Jeanne Mack Testamentary Trust property; thence run South 00 degrees 24' 09" East a distance of 1345.57 feet along the west line of said Trust property to a point on the east line of U.S. Government property; thence run South 89 degrees 10' 00" West a distance of 1335.00 feet along said Government east line to a point; thence run North 87 degrees 20' 50" West a distance of 1307.29 feet along said Government east line to a point; thence run North 02 degrees 50' 53" West a distance of 1283.98 feet along said Government east line to a point; thence run North 00 degrees 10' 00" East a distance of 745.47 feet along said Government east line to a point; thence run Due East a distance of 2687.84 feet to a point on the east line of said Section 32; thence run South 00 degrees 24' 09" East a distance of 723.44 feet along said east section line to the Point of Beginning and containing 127.07 acres, more or less. Bearings and coordinates (U.S. Feet) shown are based on the Mississippi State Plane Coordinate System, West Zone (NAD 83). The above description was written from a plat of survey by Danny S. Rutherford, P.E.L.S., dated October 14, 2005. Said property being located in the Northeast Quarter of Section 5, Township 4 South, Range 8 West and the Southeast Quarter of Section 32, Township 3 South, Range 8 West.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi. Further subject to Perpetual Flowage Easement to USA of record in Book 31, Page 188, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

The Grantor does hereby certify that the above property does not constitute any part of his homestead.

Taxes for the year 2006 have been reversed prorated, and possession is given with this deed.

WITNESS MY signature(s), this the 25th day of April, 2006.

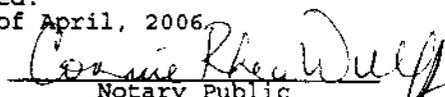

Thomas R. Guy

STATE OF MISSISSIPPI:

COUNTY OF DeSoto:

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named, Thomas R. Guy who acknowledged that he signed and delivered the above and foregoing Deed on the day and year therein mentioned, as his free act and deed, and for the purposed therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 25th day of April, 2006.


Notary Public

My commission expires: June 17, 2007

Grantors Address:
2145 Gale Cove
Hernando, MS 38632

Grantees Address:
P. O. Box 587
Hernando, MS 38632

Phone: Res. - 662-429-9271
Bus. - 901-496-2124

Phone: Res. - 662-429-5948
Bus. - 662-429-1312

Prepared By:
Nowak & Neyman, P.C.
170 West Center St.
Hernando, MS 38632
662-429-7888

RE06-0001B

THOMAS R. GUY,
Grantor

To

DANIEL L. MURPHY LIVING TRUST AND TALBOT & TALBOT, LLC
Grantee

INGRESS-EGRESS EASEMENT

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, THOMAS R. GUY does hereby grant and convey to DANIEL L. MURPHY LIVING TRUST, an undivided six-tenths (6/10) interest, and TALBOT & TALBOT, LLC, an undivided four-tenths (4/10) interest, an easement for ingress-egress more particularly described as follows, to-wit:

Part of the southeast quarter and the southwest quarter of Section 33; Township 3 South; Range 8 West, DeSoto County, Mississippi and being more particularly described as follows, to-wit:

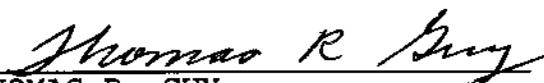
Beginning at the southeast corner of Section 33; Township 3 South; Range 8 West, thence South 89 degrees 31' 53" W a distance of 5076.36' to the southeast corner of the Pisgah Cemetery property; thence N 00 degrees 24' 09" W a distance of 209.00' along the east line of said cemetery property to the northeast corner of said property; thence S 89 degrees 31' 53" W a distance of 209.00' along the north line of said cemetery property to the northwest corner of said property, said point being on the west line of said Section 33; thence N 00 degrees 24' 09" W a distance of 50.00' along the west line of said Section 33; thence N 89 degrees 31' 53" E a distance of 259.00' to a point; thence S 00 degrees 24' 09" E a distance of 209.00' to a point; thence N 89 degrees 31' 53" E a distance of 5026.85' to a point on the east line of said Section 33; thence S 00 degrees 09' 38" W along the east line of said Section 33 a distance of 50.00' to the point of beginning. Bearings are based on the Mississippi State Plane Coordinate System, West Zone (NAD 83).

Said conveyance subject to Perpetual Flowage Easement to USA of record in Book 30, Page 394; and Right of Way to MP&L of record in Book 100, Page 563; all in the Chancery Court Clerk's office of DeSoto County, Mississippi.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereditament thereunto belonging or in any wise appertaining unto the grantee herein, his heirs, successors and assigns forever, the easement to run with the land.

The grantor hereby covenants with the grantee that he is lawfully seized in fee of the aforescribed real estate; that he has a good right to convey the same; that same is unencumbered and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

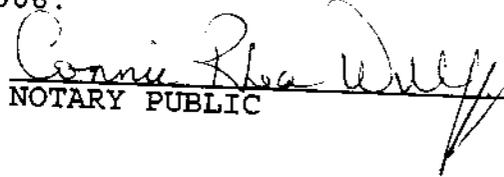
WITNESS the signature of the grantor this the 25th day of April, 2006.


THOMAS R. GUY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named, THOMAS R. GUY, who acknowledged that he signed and delivered the above and foregoing Easement as his free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 25th day of April, 2006.


NOTARY PUBLIC

My Commission Expires:
June 17, 2007

ADDRESS OF GRANTOR:
2145 Gale Cove
Hernando, MS 38632
Phone: Res: 662-429-9271
Bus: 901-496-2124

ADDRESS OF GRANTEES:
P. O. Box 587
Hernando, MS 38632
Phone: Res: 662-429-5948
Bus: 662-429-1312

PREPARED BY:
NOWAK & NEYMAN, P.C.
170 W. Center St.
Hernando, MS 38632
662-429-7888

6/03/05 9:44:30
BK 501 P6 134
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

NO TITLE EXAMINATION REQUESTED OR PERFORMED
Prepared By & Return To:
Bridgforth & Bunfin
P. O. Box 241
Southaven, MS 38671
662/393-4450

EK 113 P6 622

WARRANTY DEED

DANIEL L. MURPHY

GRANTOR

TO

DANIEL L. MURPHY, AS TRUSTEE
OF THE DANIEL L. MURPHY LIVING TRUST

GRANTEE

This deed of conveyance is this day made by the undersigned Daniel L. Murphy, hereinafter referred to as the Grantor, and Daniel L. Murphy as Trustee of the Daniel L. Murphy Living Trust, hereinafter referred to as the Grantee,

WITNESSETH:

For And in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid by the Grantee to the Grantor, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the Grantor, Daniel L. Murphy, the Grantor does hereby and by these presents sell, convey, and warrant unto Daniel L. Murphy, as Trustee of the Daniel L. Murphy Living Trust, all of his right, title, and interest (constituting an undivided one-half interest) in and to the hereinafter described real property located in the City of Hernando, DeSoto County, Mississippi, and being described as follows, to-wit:

DESCRIPTION OF THE TRUSTMARK OPERATIONS CENTER LOT CONTAINING 10,930 SQUARE FEET LOCATED IN PART OF TOWN OF HERNANDO LOTS 96, 97 AND 101 IN THE SOUTHEAST QUARTER OF SECTION 13, TOWNSHIP 3 SOUTH, RANGE 8 WEST; CITY OF HERNANDO IN DESOTO COUNTY, MISSISSIPPI.

Beginning at the north west corner of the Town of Hernando Lot 94 as shown on the Town of Hernando lot map as part of the southeast quarter of Section 13, Township 3 South; Range 8 West; thence east 99.66 feet along the south right of way of Commerce Street (40 feet wide) to the point of beginning of the following lot; thence south 74.22 feet along the east line of a parking lot parcel being retained by Trustmark Bank, with an angle of 91 degrees 24' to the right to a point; thence south 72.06 feet with an angle to the right of 177 degrees 38' to a point in the north right of

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way of Loshier Street (50 feet wide); thence east 63.36 feet with an interior angle of 90 degrees 40' along the north right of way of said street to a point; thence north 72.5 feet with an interior angle of 90 degrees 41' to a point; thence east 20 feet with an angle of 90 degrees 23' to a point; thence north 74.22 feet with said right of way to the point of beginning and containing 10,930 square feet more or less. As per survey of Joe Frank Lauderdale dated April 15, 2004.

Being the same property conveyed to Daniel L. Murphy by Deed of Conveyance recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Deed Book 478, Pages 521-523.

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in the City of Hernando, DeSoto County, Mississippi; to any prior reservation or conveyance of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; and to any unrecorded rights of way or easements; and any discrepancies, conflicts, encroachments, or shortages in area and boundaries which a correct survey and/or physical inspection of the property would reveal.

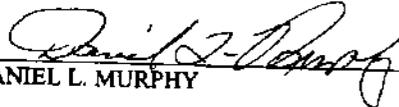
This conveyance is made subject to that certain "first right of refusal" as found in Warranty Deed Book 472, Page 215 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The Grantor herein warrants that the property being conveyed is no part or parcel of his homestead.

Taxes and assessments against said property for the year 2005 shall be the responsibility of Grantee, and/or their successors in interest and all subsequent years are hereby excepted from the foregoing covenant of warranty.

Possession shall be given upon delivery of this deed.

WITNESS the signature of the Grantor this the 26th day of May, 2005.


DANIEL L. MURPHY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, on this 26 day of May, 2005, within my jurisdiction, the within named **Daniel L. Murphy**, who acknowledged that they executed the above and foregoing instrument.



Juan F. Johnson
Notary Public

Grantor Address and Phone:

1007 Marnewest Dr
Hernando, MS 38632
Home Phone: 662-429-5948
Work Phone: N/A

Grantee Address and Phone:

same
Home Phone: _____
Work Phone: N/A

B
N
3/10/06 8:28:12
BK 522 PG 781
DESOTO COUNTY, MS
M.E. DAVIS, CH CLERK

THIS INSTRUMENT WAS PREPARED BY and UPON RECORDING RETURN TO:
Debra Pace Branan, Atty At Law 170 West Center Street, Hernando, MS 38632
662-449-4800

PROPERTY ADDRESS: 4705 Oak Grove Road, Hernando, MS 38632

CLARA N. RILEY)	
GRANTOR)	
)	
TO)	<u>WARRANTY DEED</u>
)	
DANIEL L. MURPHY, TRUSTEE)	
DANIEL L. MURPHY LIVING TRUST)	
GRANTEE)	

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, CLARA N. RILEY, do hereby sell, convey and warrant unto DANIEL L. MURPHY, TRUSTEE for DANIEL L. MURPHY LIVING TRUST, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Commencing at a point recognized as the Northwest corner of Section 20, Township 3 South, Range 8 West, DeSoto County, Mississippi; thence North 89 degrees 54 minutes 10 seconds East 1331.52 feet along the North line of said Section to a point, said point being the point of beginning and the Northwest corner of the described tract thence North 89 degrees 54 minutes 10 seconds East 489.69 feet to a point (iron pin set 40 feet South of point); thence South 00 degrees 14 minutes 41 seconds East 1334.29 feet to an iron pin; thence South 89 degrees 53 minutes 44 seconds West 489.69 feet to an iron pin; thence North 00 degrees 14 minutes 41 seconds West 1334.35 feet to a point (iron pin set 40 feet South of point), said point being the point of beginning, containing 15.0 acres, more or less, as surveyed by Ronald R. Williams, P.E., R.L.S., Mississippi No. LS 1608 on July 23, 1974, and being part of the same lands conveyed to Grantor by Deed of record in Deed Book 115, Page 162 of the land records of said County and State.

All bearings being referenced to true North as determined by solar observation.

For indexing purposes: 15 acres, more or less, in the Northwest 1/4 of Section 20, Township 3 South, Range 8 west, DeSoto County, MS as per Deed Book 115, Page 162, LESS AND EXCEPT that part conveyed in Deed Book 46, Page 480 in the office of the Chancery Clerk of DeSoto County, Mississippi.

D. Pace Branan

By way of explanation, Clara N. Riley surrenders to Grantee the life estate reserved in Deed of record in Deed Book 115, Page 162 of the land records of said County and State, her husband, Houston M. Riley, having died on June 12, 2004

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision, and health department regulations in effect in DeSoto County, Mississippi.

Taxes for the year 2006 are to be pro-rated, and possession is to be given with delivery of this deed.

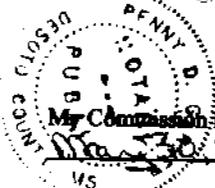
WITNESS MY SIGNATURE, this the 7th day of March, 2006.

Clara N. Riley
CLARA N. RILEY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named, CLARA N. RILEY, who acknowledged that she signed and delivered the above and foregoing Warranty Deed as her free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 7th day of March, 2006.



Penny D. Blamer
NOTARY PUBLIC

GRANTORS ADDRESS: 305 Dogwood, Hernando, MS 38632
TELEPHONE NUMBERS: Home - 662-429-6057 Business - N/A

GRANTEES ADDRESS: 1007 Morrow Crest Drive, Hernando, MS 38632
TELEPHONE NUMBERS: Home - 662-429-5948 Business - 901-413-2962

FILE NO. 06-02-6027

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, on this 26 day of May, 2005, within my jurisdiction, the within named **Daniel L. Murphy**, who acknowledged that they executed the above and foregoing instrument.

(Seal)



Luan F. Johnson
Notary Public

Grantor Address and Phone:

1007 Morrowcrest Dr
Hernando MS 38632
Home Phone: 662-429-5948
Work Phone: N/A

Grantee Address and Phone:

same
Home Phone: _____
Work Phone: N/A

NO TITLE EXAMINATION REQUESTED OR PERFORMED
Prepared By & Return To:
Bridgforth & Bunfin
P. O. Box 241
Southaven, MS 38671
662/393-4450

WARRANTY DEED

DANIEL L. MURPHY GRANTOR
TO
DANIEL L. MURPHY, AS TRUSTEE
OF THE DANIEL L. MURPHY LIVING TRUST GRANTEE

This deed of conveyance this day made by the undersigned Daniel L. Murphy, hereinafter referred to as the Grantor, and Daniel L. Murphy as Trustee of the Daniel L. Murphy Living Trust, hereinafter referred to as the Grantee,

WITNESSETH:

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid by the Grantee to the Grantor, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the Grantor, the Grantor does hereby and by these presents sell, convey, and warrant unto the Grantee, Daniel L. Murphy, as Trustee of the Daniel L. Murphy Living Trust, the hereinafter described real property located in the City of Hernando, DeSoto County, Mississippi, and being described as follows, to-wit:

In Section 13, Township 3, Range 8 West described as: Beginning at the Southeast corner of Lot 106; thence along the south line of Lot 106 and Lot 107, 110.0 feet to a point, that is 14.6 feet east of the Southwest corner of Lot 107; thence north and parallel to the west line of Lot 107 30.0 feet to a point; thence east along the north line of the Milam building, and also parallel to the south line of lots 106 and 107, 110.0 feet to the northeast corner of lot 106; thence south along the east line of lot 106, 30.0 feet to the point of beginning and being the identical property conveyed to A. Cinclair May by Earl E. Milam and Lorell M. Milam by Warranty Deed recorded in Deed Book 155, Page 426 in the office of the Chancery Clerk of DeSoto County, Mississippi. *Situated in the Southwest quarter*

Being the same property conveyed to Daniel L. Murphy by Warranty Deed recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Deed Book 359, Pages 748-750.

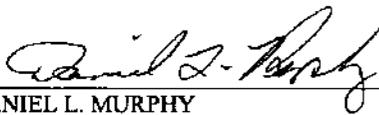
B4B

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in the City of Hernando, Mississippi; and to any prior reservation or conveyance of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; any unrecorded rights of way or easements; and any discrepancies, conflicts, encroachments, or shortages in the area and boundaries which a correct survey and/or physical inspection would show and to the designation of the party wall as contained in that certain Warranty Deed from Earl E. Milam and Lorell M. Milam to A. Cinclair May recorded in Deed Book 155, Page 426 in the office of the Chancery Clerk of DeSoto County, Mississippi and to that certain restrictive covenant, limitation and restriction which runs with the land and which prohibits the construction of any permanent structure over, across or upon the west 9 feet of the aforescribed real property and which restriction is contained in that certain Warranty Deed from Earl E. Milam and wife, Lorell M. Milam to A. Cinclair May of record in Deed Book 155, Page 426 in the office of the Chancery Clerk of DeSoto County, Mississippi and to which deed reference is hereby made for a more particular and thorough description of the restriction.

Taxes and assessments against said property for the year 1999 shall be prorated as of the date of this deed and all taxes and assessments for all subsequent years are hereby excepted from the foregoing covenant of warranty.

Possession shall be given upon delivery of this deed.

WITNESS the signature of the Grantor this the 26th day of May, 2005.



DANIEL L. MURPHY