

KAREN ATKINS FAMILY TRUST

This instrument shall be known as the Karen Atkins Family Trust dated March 1, 2006.

1. The Trustor of this trust is Karen Atkins, an adult resident citizen of DeSoto County, Mississippi.
2. Karen Atkins is hereby appointed to serve as Trustee of this Trust. In the event that Karen Atkins resigns or becomes unable to serve for any reason, then Lawrence Ray Thompson is hereby appointed as successor Trustee. Lawrence Ray Thompson as successor Trustee shall have all of the rights, powers, and privileges conferred upon the Trustee under the terms of this instrument.
3. The Trustor does hereby assign, transfer, and set over unto the Trustee, in trust and subject to the terms and conditions hereafter set forth, the property listed in Schedule A attached hereto. The Trustor may at her option from time to time add to this trust by paying or transferring to the Trustee such further and additional assets as she shall determine.
4. The Trustee shall take and receive the trust property in trust and shall maintain, preserve, invest, reinvest, and manage the same under the terms set forth in this instrument.
5. The lifetime beneficiaries of this trust shall be Karen Atkins and her adult children, Brooke Anne Atkins, Ashley Faye Atkins, and Lindsey Rae Atkins Davis. The Trustee may expend on behalf of any one or more of the lifetime beneficiaries, equally or unequally, so much of the trust income and principal as in the Trustee's sole discretion may be necessary or proper for the reasonable health, support, maintenance, and welfare of any of the said beneficiaries. The Trustee shall not be required to pay over or deliver such sums directly to any lifetime beneficiary, but may pay said sums directly to such beneficiary or may spend such sums on behalf of such beneficiary, as

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the Trustee shall determine in the Trustee's sole discretion. In so doing, the Trustee may take into consideration the standard of living to which any of the beneficiaries is accustomed or in which they might reasonably expect to be maintained, and may take further into consideration all other income and assets available to any of the beneficiaries and the particular needs of each. In the event that any of the Trustor's children shall die during the administration of this trust, then the children of such deceased child shall become income beneficiaries under the terms of this trust in the place of the decedent.

6. Upon the death of the Trustor, this trust shall terminate and the Trustee shall transfer, pay over, convey, and distribute to the said Brooke Ann Atkins, Ashley Faye Atkins, and Lindsey Rae Atkins Davis as remainder beneficiaries, in equal shares, share and share alike. In the event that any of the remainder beneficiaries have died prior to termination of this trust, then such deceased beneficiary's share shall pass to her children, per stirpes. In the event that any of the said remainder beneficiaries shall have died prior to termination of this trust without leaving surviving children, then such deceased beneficiary's share shall be divided equally between the surviving beneficiaries.

7. The Trustor reserves the right during her lifetime at any time to alter or amend the provisions of this trust agreement and to revoke the same partially or completely and to withdraw all or any portions of the trust estate and accumulated income.

8. The Trustee shall have the full right, power, and authority to manage, control, invest, and reinvest the trust property, including but not limited to, the right to buy, sell, convey, mortgage, hypothecate, transfer, and otherwise deal in any property, real or personal. The Trustee shall have all of the rights, powers, and privileges conferred upon trustees by the Mississippi Uniform Trustee's Powers Law as codified in §91-9-101 through § 91-9-119 inclusive, and the said Mississippi

Uniform Trustee's Powers Law is hereby incorporated by reference as if fully set forth in words and figures.

9. This trust is a private trust. The Trustee shall not be required to obtain the order approval of the court for the exercise of any of the Trustee's powers and discretions. The Trustee has full authority and discretion to take any actions which she determines to be necessary or proper in the administration of this trust. The Trustee shall not be required to post any bond or to file any periodic accounting with any court or other person.

IN WITNESS WHEREOF, I have hereunto subscribed my name, this the 19th day of March, 2006.

Karen Atkins Trustor
KAREN ATKINS, TRUSTOR

STATE OF MISSISSIPPI

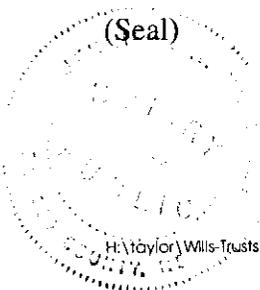
COUNTY OF DESOTO

THIS DAY PERSONALLY came and appeared before me the undersigned authority in and for the state and county aforesaid, the within named KAREN ATKINS, who acknowledged that she executed and delivered the above and foregoing instrument on the day and year therein mentioned in her capacity as Trustor of the Karen Atkins Family Trust.

This the 19 day of March, 2006.

Jennifer A McKinney
Notary Public

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Nov 30, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITERS



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