

PREPARED BY:
SMITH PHILLIPS MITCHELL
P.O. BOX 346
HERNANDO MS 38632
662-429-5041

5/14/08 4:00:23
BK 126 PG 163
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

CERTIFICATE OF TRUST AGREEMENT

STATE OF MISSISSIPPI
COUNTY OF ~~MISSISSIPPI~~ DESOTO

RUTH PRYOR NEVIL, of 11208 Mingo Drive, Hernando, Mississippi, 38632, being duly sworn oath, deposes and states:

1. This Certificate of Trust Agreement relates to a trust executed May 13, 2008.
2. The name of the trust is RUTH PRYOR NEVIL REVOCABLE LIVING TRUST.
3. The name and street and mailing address of the trustee is:

Ruth Pryor Nevil, trustee
11208 Mingo Drive
Hernando, MS 38632
4. The name and street and mailing address of the grantor is:

Ruth Pryor Nevil, grantor
11208 Mingo Drive
Hernando, MS 38632
5. Exhibit "A" attached hereto and incorporated herein by reference contains the legal descriptions of the property owned or conveyed to the RUTH PRYOR NEVIL REVOCABLE LIVING TRUST, RUTH PRYOR NEVIL, TRUSTEE.
6. This Trust terminates upon the death of the grantor.
7. The above named trustee may acquire, convey, mortgage, lease, retain, and otherwise deal with property held or acquired in the name of the trust.
8. This Certificate of Trust Agreement is executed pursuant to Mississippi Code Section 91-9-7, 1972 as amended.

WITNESS MY SIGNATURE this the 13th day of May, 2008.



Ruth Pryor Nevil, grantor



Ruth Pryor Nevil, trustee

SMITH PHILLIPS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for said county and state, the within named RUTH PRYOR NEVIL, grantor who acknowledged that she executed the above and foregoing Certificate of Trust Agreement on the day and year therein mentioned as her free and voluntary act and deed for the purposes therein expressed.

GIVEN under my hand and official seal of office, this the 13th day of May, 2008.



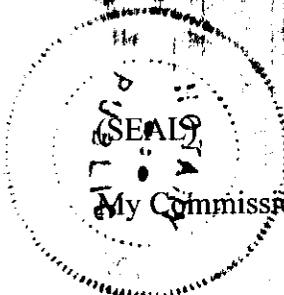
Rebecca Thompson
NOTARY PUBLIC

My Commission Expires: 4-26-2009

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, within my jurisdiction, the within named RUTH PRYOR NEVIL, Trustee who acknowledged that she is Trustee of the Ruth Pryor Nevil Revocable Living Trust and that in said representative capacity she executed the above and foregoing Certificate of Trust Agreement, after first having been duly authorized so to do.

GIVEN under my hand and official seal of office, this the 13th day of May, 2008.



Rebecca Thompson
NOTARY PUBLIC

My Commission Expires: 4-26-2009

EXHIBIT "A"

Lots 343 and 344, Section B. Chickasaw Bluff Lakes Subdivision, in Section 7, Township 3 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 6, Pages 29-34, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

AND

Lots 105 & 106, Section A, Chickasaw Bluff Lakes Subdivision, in Section 7, Township 3 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 6, Pages 18-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

AND

Lot 108, Section A, Chickasaw Bluff Lakes Subdivision, in Section 7, Township 3 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 6, Pages 18-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi. Parcel number 3093070300010800.