

* This document prepared by:
Smith, Phillips, Mitchell, Scott & Nowak, LLP
P.O. Box 346
Hernando, MS 38632
662-429-5041

CERTIFICATE OF TRUST AGREEMENT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Frances Rebecca Lauderdale, of 1471 Laughter Road South, Hernando, Mississippi, 38632, being duly sworn oath, deposes and states:

1. This Certificate of Trust Agreement relates to a trust executed November 21, 2008.
2. The name of the trust is The Frances Rebecca Lauderdale Revocable Living Trust.
3. The name and street and mailing address of the trustee is:

Frances Rebecca Lauderdale, trustee
1471 Laughter Road South
Hernando, MS 38632
4. The name and street and mailing address of the grantor is:

Frances Rebecca Lauderdale, grantor
1471 Laughter Road South
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 The Frances Rebecca Lauderdale Revocable Living Trust, Frances Rebecca Lauderdale, trustee.
6. This Trust terminates upon the death of 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 21st day of November, 2008.

Frances R. Lauderdale
Frances Rebecca Lauderdale, grantor

Frances R. Lauderdale
Frances Rebecca Lauderdale, trustee

STATE OF MISSISSIPPI
COUNTY OF DESOTO

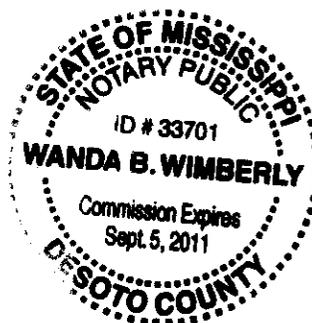
Personally appeared before me, the undersigned authority in and for said county and state, the within named Frances Rebecca Lauderdale, grantor who acknowledged that she executed the above and foregoing Certificate of Trust on the day and year therein mentioned as her free and voluntary act and deed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

GIVEN under my hand and official seal of office, this the 21st day of November, 2008.

Wanda B. Wimberly
NOTARY PUBLIC

(SEAL)

My Commission Expires: 9-5-2011



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 Frances Rebecca Lauderdale, Trustee who acknowledged that she is Trustee of the Frances Rebecca Lauderdale Revocable Living Trust

and that in said representative capacity she executed the above and foregoing, after first having been duly authorized so to do.

GIVEN under my hand and official seal of office, this the 21st day of November, 2008.

Wanda B. Wimberly
NOTARY PUBLIC

(SEAL)

My Commission Expires: 9-5-2011



EXHIBIT "A"

The east sixty acres of the S ½ of the NE ¼ of Section 11, Township 3, Range 7, and being all of said quarter section.

LESS AND EXCEPT:

LEGAL DESCRIPTION OF A 2.09 ACRE TRACT OF LAND LOCATED IN THE NORTHEAST QUARTER OF SECTION 11; TOWNSHIP 3 SOUTH; RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

Commencing at the Southeast corner of the Northeast Quarter of the Southeast Quarter of Section 11; Township 3 South; Range 7 West, DeSoto County, Mississippi; Thence North 01 degrees 39 minutes 29 seconds East a distance of 1329.94 feet to a Pk nail set in the centerline of Laughter Road and being the point of beginning of a 2.09 acre tract of land; Thence leaving centerline of Laughter Road along a fence South 88 degrees 14 minutes 06 seconds West a distance of 272.54 feet to an iron pin set; Thence along said fenceline South 89 degrees 29 minutes 22 seconds West a distance of 422.16 feet to an iron pin set; Thence North 06 degrees 09 minutes 21 seconds East a distance of 164.17 feet to an iron pin set; Thence South 89 degrees 18 minutes 18 seconds East a distance of 400.3 feet to an iron pin set; Thence South 01 degrees 34 minutes 51 seconds East a distance of 72.8 feet to a point; Thence North 83 degrees 07 minutes 54 seconds East a distance of 276.83 feet to a Pk nail set in centerline of Laughter Road; Thence along centerline of Laughter Road South 00 degrees 05 minutes 43 seconds West a distance of 106.55 feet to a Pk nail and the point of beginning containing 2.09 acres more or less. All bearings are determined from GPS observations.

INDEXING INSTRUCTIONS: Property located in Northwest quarter of 12-3-7 and the Northeast quarter of 11-3-7, DeSoto County, Mississippi.