

CERTIFICATE OF TRUST AGREEMENT

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

- (a) Name of Trust: The Davis N. and Clarise B. Hardy Revocable Living Trust

- (b) Office of the Trust: 7988 Winding Circle
Germantown, TN 38138

- (c) Trustees: Davis N. Hardy or Clarise B. Hardy, jointly and severally

- (d) Grantors: Davis N. Hardy or Clarise B. Hardy

- (e) Real Property: All interests in real property owned by or conveyed to the trust are:

See Exhibit A attached hereto and made a part hereof

- (f) Beneficiaries: Davis N. Hardy and Clarise B. Hardy, or survivor

- (g) Termination: Revocable at will by Grantor. Automatic termination at death of last Grantor

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(h) General Powers of Trustee: As described in deed of record in Book 443, Page 395, in the office of the Chancery Clerk of DeSoto County, Mississippi

By way of explanation, Davis N. Hardy died September 14, 2003, leaving Clarise B. Hardy as the sole surviving Grantor, Beneficiary and Trustee.

Executed this the 30th day of June, 2009

Clarise B. Hardy
Clarise B. Hardy, Grantor/Beneficiary

Clarise B. Hardy
Clarise B. Hardy, Trustee

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, CLARISE B. HARDY, who acknowledged that she signed, executed and delivered the above and foregoing Certificate of Trust.

Given under my hand and official seal this 30th day of June, 2009.



[Signature]
NOTARY PUBLIC

(SEAL) My Commission Expires: March 20, 2012

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority within and for the State and County aforesaid, the within named CLARISE B. HARDY, who acknowledged that she is TRUSTEE of The Davis N. and Clarise B. Hardy Revocable Living Trust and that in said representative capacity she executed the above and foregoing instrument, after first having been duly authorized so to do.

Given under my hand and official seal this 30th day of June, 2009.



[Handwritten Signature]

NOTARY PUBLIC

My Commission Expires:

PREPARED BY AND RETURN TO:
Almon M. Ellis, Jr., Attorney
7145 Swinnea Road, Suite 2
Southaven, MS 38671
(662) 349-3930
File # 09-1132

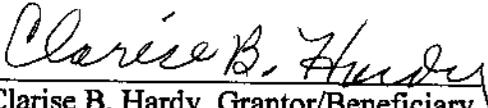
Exhibit A

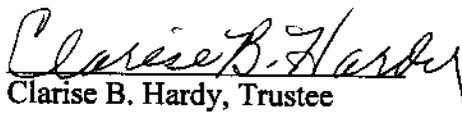
30.00 acres located in the South Half of Section 21, Township 2 South, Range 5 West, DeSoto County, Mississippi, being more particularly described by metes and bounds as follows:

BEGINNING at a point in the south line of the northeast quarter of Section 21, intersected by the center line of a public road; thence South 32 Degrees 41 minutes 09 seconds East along the center line of said Public Road, a distance of 231.35 feet to a point; thence South 23 degrees 43 minutes 02 seconds east along said public road a distance of 286.03 feet to a point; thence South 22 degrees, 48 minutes 48 seconds East along said public road, a distance of 85.66 feet to a point; thence West 2302.31 feet to a point in the northeast line of the Frisco Railroad right of way; thence North 42 degrees 00 minutes 50 seconds West along the northeast line of said Frisco Railroad right of way, a distance of 738.76 feet to a point in the south line of the northwest quarter of Section 21; thence South 89 degrees 32 minutes 35 seconds East along the south line of said northwest quarter of Section 21, a distance of 1778.50 feet to the southwest corner of the northeast quarter of Section 21; thence North 89 degrees 56 minutes 07 seconds East along the south line of the northeast quarter of Section 21, a distance of 745.14 feet to the point of beginning, containing 30.00 acres.

Parcel # 2055-2100.0-00017.01

SIGNED FOR IDENTIFICATION PURPOSES ONLY


Clarise B. Hardy, Grantor/Beneficiary


Clarise B. Hardy, Trustee

Date: June 30, 2009

File # 09-1132