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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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PREPARED BY AND RETURN TO:
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Olive Branch, MS 38654
(662) 895-2996
File #00931.34680

INDEXING INSTRUCTIONS: Lot 1, in Swan & Moore's Subdivision of the Mack Lewis 6.21 acre tract as recorded in Plat Book 1, Page 4, in Section 29, Township 1 South, Range 6 West, DeSoto County, Mississippi.

RESTATEMENT OF TRUST

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This Restatement of Trust made this 5th day of April, 2010 shall serve as a restatement of the Living Trust Agreement of Muriel T. Hora originally executed on June 28, 1993 and amended on March 19, 2007 and the Living Trust Agreement in its entirety now states as follows:

WITNESSETH:

WHEREAS, said Muriel T. Hora desires to provide for and create a Revocable Trust during her lifetime, and upon her death that this Agreement shall become irrevocable; and

WHEREAS, said Muriel T. Hora will transfer and deliver to the Trustee, both during her lifetime and through her Last Will and Testament, various assets; NOW THEREFORE, the parties agree as follows:

ARTICLE ONE**TRUST ESTATE AND ADDITIONS THERETO**

This Trust shall be known as the MURIEL T. HORA LIVING TRUST AGREEMENT. The Grantor has transferred or will transfer, to the Trustee, without any consideration on the Trustee's part, the property described in the attached schedule "A". This property, together with any other property that may later become subject to this Trust, shall constitute the Trust Estate, and shall be held, administered and distributed by the Trustee as provided herein. The Grantor shall have the right at any time to add to this Trust other property.

ARTICLE TWO**TRUSTEE**

- A. Initial Trustee: The Initial Trustee of this Trust shall be Muriel T. Hora.

B. Successor Trustee: Upon the death, or incompetency of Muriel T. Hora, so that she can no longer serve as Trustee, then and in that event Randall David Hora and Joan Hora Kuehn shall serve as Co-Trustees, until such time as Muriel T. Hora shall be able and willing to resume her responsibilities as Trustee.

C. Exercise of Powers and Discretion: All powers and discretions conferred by this instrument on the Trustee shall be continuing and may be exercised without approval of any court, and the Trustee may not be compelled to exercise, or refrain from exercising, any of such powers and discretions in any particular manner.

ARTICLE THREE

RESERVED POWERS OF GRANTOR

A. Powers Reserved by Grantor: The Grantor reserves the following powers which may be exercised from time to time:

1. Deal with Life Insurance Policies. To exercise, and enjoy the benefits of having exercised, any rights or options under the terms of any life insurance policies owned by the Grantor and made payable to the Trustee.

2. Amend or Revoke. To amend this instrument or revoke the Trust, partially or completely, by written instrument signed by the Grantor and delivered to the Trustee.

ARTICLE FOUR

LIVING TRUST: DISTRIBUTION OF PRINCIPLE AND INCOME

The Trustee shall pay to, or for the benefit of, the Grantor so much or all of the net income of the Trust as directed by Grantor from time to time. Unless the Grantor otherwise directs, the Trustee shall retain and reinvest any income of the Trust Estate not distributed to

Grantor. However, if the net income from the principal of said Trust Estate, and such other sources as may be available to Grantor, shall be insufficient for Grantor's comfortable support, welfare and maintenance, then, and in such case, the Trustee is authorized to pay to or use or expend for the benefit of Grantor, so much of the principal of the Trust Estate as in Trustee's sole discretion, the Trustee may deem necessary for such purposes, or to provide for any emergency of any sort, nature or description. In the event of the incompetency of the Grantor, the Trustee shall be authorized to continue to pay to, or expend for the benefit of Grantor, such amounts if income and principal as the Trustee, in his or her sole discretion, shall deem appropriate to provide for the Grantor's care maintenance and support, in accordance with Grantor's standard of living. Grantor may, at any time from time to time during the existence of said Trust, withdraw the entire or any specified portion of the principal of the principal and accumulated income.

In the event of the incompetency of the Grantor, the Trustee shall make such payments of principal and income to Grantor's Successor Trustee shall be deemed necessary to provide for her health, maintenance, and support in accordance with her station in life.

ARTICLE FIVE

ADMINISTRATION AFTER GRANTOR'S DEATH

The provisions in the Article shall govern the administration of the Trust after the Grantor's death.

A. Collection of Life Insurance Proceeds: The Trustee shall take any action necessary to receive the proceeds of all life insurance policies made payable to the Trustee.

B. Debts and Expenses: All debts which are allowed or, in the judgment of the Trustee or the Grantor's Personal Representative, would be allowable as claims against the

Grantor's estate, the expenses of the Grantor's last illness, funeral and burial, and all expenses of administering the Grantor's estate, including the expenses of administering any of the Grantor's property located outside Arkansas.

C. Death Taxes: All taxes imposed by reason of the Grantor's death (including interest and penalties), without right of reimbursement or contribution.

D. Remainder of the Trust Property: The available trust property remaining after deducting all amounts paid by the Trustee shall be the remainder and shall be administered as provided in Article Six.

ARTICLE SIX

RESIDUARY TRUST

I direct that this property (the "Residuary Trust") be divided into two equal shares to be distributed as follows:

One share to be divided equally between my children, Judith Lynn Havlik, Joan Kuehn and Randall David Hora and distributed to them. If any of my children shall predeceased me, the issue of a deceased child surviving me shall take per stirpes the share their parent would have taken had he or she survived me.

The other share is to be divided between my grandchildren in equal shares. I direct that the shares for each of my grandchildren be held in trust. I direct that the legal guardian of each child act as Trustee of the respective children's Trusts created herein.

The Trustees shall pay to or apply for the benefit of my grandchild so much of the net income of the trust as my trustee shall deem necessary or advisable to provide for that grandchild's care, support, maintenance, health and education (including higher or special

education). My trustee shall accumulate any income not so distributed and shall add the same to principal annually.

My trustees shall distribute the trust to that grandchild at the trust's inception if that child has reached the age of eighteen at that time.

I authorize my trustees to pay or apply principal of the trust, at any time, to or for the benefit of that grandchild, even to the point of exhausting trust principal, in such amounts as my trustees, in their absolute discretion, deem necessary or advisable to provide for the care, support, maintenance, health and education (including higher or special education) of that grandchild. For example, but not by way of limitation, my trustee may pay or apply trust principal, in my trustee's absolute discretion, for expenses customarily related to obtaining an education at any academic level, for wedding expenses for that grandchild, to assist that grandchild in purchasing a primary residence, to assist that grandchild in purchasing a business, or to assist that grandchild in entering a trade or profession. In determining the amount of principal to be disbursed, my trustee shall take into consideration any other resources available to that grandchild.

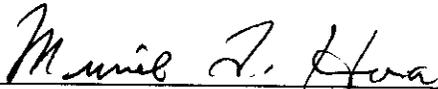
When that grandchild reaches age eighteen (18), the trust shall terminate and my trustee shall distribute to that grandchild all of the trust assets remaining on hand.

ARTICLE SEVEN

POWERS AND DISCRETIONS OF TRUSTEE

The Trustee shall possess all of the powers and discretions conferred on it by law.

IN WITNESS WHEREOF, the Grantor, Initial Trustee and Successor Trustee have signed, sealed and acknowledged this Agreement.



Muriel T. Hora, Grantor
Initial Trustee

Randall David Hora
Randall David Hora/Co-Successor Trustee

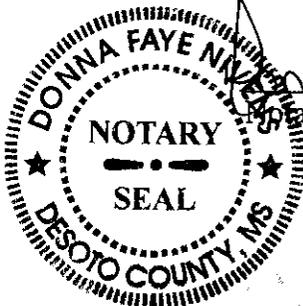
Joan Hora Kuehn 4-13-10
Joan Hora Kuehn, Co-Successor Trustee

ACKNOWLEDGMENT

STATE OF Mississippi)
) ss.
COUNTY OF Desoto)

On this day, personally appeared before me, Muriel T. Hora, known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained.

WITNESS my hand and seal this 5th day of April, 2010.



Donna Faye Nix
Notary Public

My Commission Expires:

**MY COMMISSION EXPIRES:
FEBRUARY 11, 2011**

ACKNOWLEDGMENT

STATE OF Mississippi)
) ss.
COUNTY OF Desoto)

On this day, personally appeared before me, Randall David Hora, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

WITNESS my hand and seal this 5th day of April, 2010.



Donna Faye Nix
Notary Public

My Commission Expires

**MY COMMISSION EXPIRES:
FEBRUARY 11, 2011**

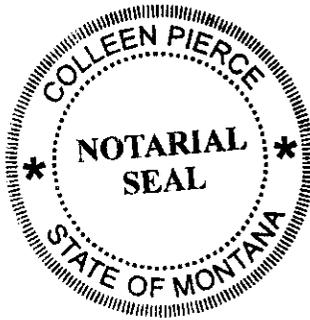
ACKNOWLEDGMENT

STATE OF Montana)
) ss.
COUNTY OF Missoula)

On this day, personally appeared before me, Joan Hora Kuehn, known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained.

WITNESS my hand and seal this 13th day of April, 2010.

Colleen Pierce
Notary Public



My Commission Expires:
08 10812012

COLLEEN PIERCE
NOTARY PUBLIC for the State of Montana
Residing at Missoula, Montana
My Commission Expires 08/08/2012