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This Instrument Prepared By:
O'Brien Law Firm, LLC
1630 Goodman Rd. E., Ste. 5
Southaven, MS 38671
662-349-3339

1/31/11 10:15:57
DK P BK 142 PG 362
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Indexing Instructions:
Lot 351, Section "T", First Revision, Magnolia Estates S/D
Plat Book 45, Page 10

Certificate of Trust Agreement

On this the 27th day of January, 2011, this Certificate of Trust Agreement, filed pursuant to M.C.A. § 91-9-7, evidences that a Trust was established named "Lifetime Trust for Descendant, William A. Lunamand, Jr." which has the office address of 8781 Dehart, Olive Branch, Mississippi 38654 being the same address as the Trustee, David Lunamand. This Trust is a testamentary trust established in the Last Will and Testament of Elizabeth C. Osborne which was admitted to the Probate Court of Shelby County, Tennessee in Cause No. D-5133. The powers granted to the Trustee are those set forth in the Tennessee Code Annotated Section 35-50-110 (except subparagraph 31) which includes the power under subparagraph (26) ". . . to purchase or otherwise lawfully acquire real or personal property . . ." There is no anticipated date of termination of the Trust but, as the name of the Trust suggests, it will terminate upon the death of the beneficiary, William A. Lunamand, Jr., whereupon the interest in the subject property will be conveyed by the Trustee to the beneficiaries named in the aforementioned Last Will and Testament. The Trustee warrants that at the time of execution of this Certificate of Trust Agreement, the beneficiary is alive.

While the Trust itself did not convey any interest in property to the Trust, the Trust is acquiring real property from Grantors, Deborah Voelz-Ramirez f/k/a Deborah Riddle & f/k/a Debora L. Mask and spouse, Larry David Ramirez of 2005 Elm Creek Lane, Flower Mound, TX 75028 through a Warranty Deed conveying the following described real property located and situated in DeSoto County, Mississippi, and more particularly described as follows, to-wit:

Lot 351, Section "T", First Revision, Magnolia Estates Subdivision, in Section 35, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 45, Page 10, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

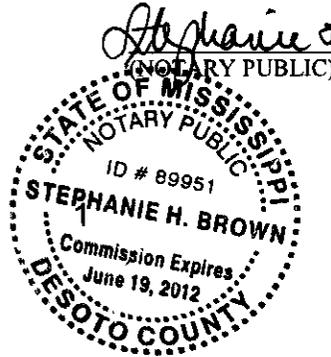
IN WITNESS WHEREOF, the Trustee, David Lunamand, has executed this Certificate of Trust Agreement as of the day and year first above written.

Lifetime Trust for Descendant, William A. Lunamand, Jr.
By: [Signature]
David Lunamand, Trustee

"STATE OF MS
COUNTY OF DeSoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this 27th day of January, 2011, within my jurisdiction, the within named David Lunamand, who acknowledged that he is the Trustee for the Lifetime Trust for Descendant, William A. Lunamand, Jr., and that for and on behalf of the said Trust, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said Trust so to do.

Commission Expires: June 19, 2012



[Signature]
(NOTARY PUBLIC)