

2003-0163

LAST WILL AND TESTAMENT

OF

JAMES DANIEL HARDY, M. D.

I, JAMES DANIEL HARDY, M. D., an adult resident citizen of Hinds County, Mississippi, being of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, and I do hereby revoke any and all wills and codicils heretofore made by me.

ITEM I.

I do hereby appoint the Deposit Guaranty National Bank, Jackson, Mississippi, as Executor of this my Last Will and Testament, and I hereby waive all bond, inventory, appraisal and accounting to any court by my Executor with regard to my estate and any trust established hereunder. My Executor shall have all the rights, powers and privileges specified hereinbelow for any Trustee serving under this Will.

ITEM II.

I hereby direct my Executor to pay my funeral expenses and all of my just debts which may be timely probated, registered and allowed against my estate as soon as may be conveniently done. I direct my Executor to pay out of Item IV all Federal and State estate, inheritance, succession, transfer, or other death taxes which are assessed against my estate or against any beneficiary, including estate and inheritance taxes assessed on account of life insurance proceeds or any other property which shall be included in my gross estate for the purpose of such taxes, whether or not included in my estate for probate purposes.

ITEM III.

My wife already owns all household furniture and fixtures located in our residence at the present time, and I hereby give

FILED
THIS DATE

MAR 5 2003

MIKE CRUOK
CHANCERY CLERK

Patricia Clark no

Just

death, all of my corporeal, tangible personal property; however, if she shall not survive me, I give and bequeath all of my corporeal, tangible personal property to my children, share and share alike, or if any of my children should predecease me, the share of any predeceased child shall go to the issue of such predeceased child, per stirpes.

ITEM IV.

I give to the Deposit Guaranty National Bank, Jackson, Mississippi, as Trustee, property equal to the largest amount that can pass free of federal estate tax under this Item by reason of the unified credit and the state death tax credit (provided use of this credit does not require an increase in the state death taxes paid) allowable to my estate but no other credit and after taking account of dispositions under previous Items of this Will and property passing outside of this Will which do not qualify for the marital or charitable deduction and after taking account of charges to principal that are not allowable as deductions in computing my federal estate tax. For the purpose of establishing the sum disposed of by this Item the values finally fixed in the federal estate tax proceeding relating to my estate shall be used. I recognize that there is the possibility that no sum may be disposed of by this Item and that the sum so disposed of may be affected by the action of my Executor in exercising certain tax elections. The Trustee shall hold said property for the following uses and purposes and upon the following terms and conditions:

A. The trust property shall be for the use and benefit of my wife, Mrs. Louise Sams Hardy, and my four children, Mrs. Louise Scott Roska-Hardy, Bettie Winn Hardy, Mrs. Katherine Poynor Hardy Little and Julia Ann Hardy.

B. During the lifetime of my said wife the net income derived from this trust, and so much of the principal thereof, shall be distributed or accumulated, as Trustee in its absolute

discretion shall from time to time determine, according to such one or more of the following optional methods of disposition as Trustee shall from time to time elect:

(a) All or any portion of the said income and principal may be paid to or applied for the benefit of my said wife in such manner and at such intervals as the Trustee in its absolute discretion shall from time to time determine; or

(b) All or any portion of the said income and principal may be paid to or applied for the benefit of my said children or the issue of any of my said children who are then deceased, in such manner and at such intervals and in such amounts (not necessarily in equal shares or amounts) as the Trustee in its absolute discretion shall from time to time determine; or

(c) All or any portion of the said income may be accumulated and invested and held under the terms and provisions hereof, if and to the extent to which Trustee in its absolute discretion shall from time to time so determine; provided, however, that any income so accumulated may subsequently be used in any manner authorized in the foregoing subparagraphs (a) and (b).

It is my primary desire that the income and principal be used to the extent necessary in the Trustee's sole discretion for the support, health, welfare and maintenance of my said wife to the extent her welfare is concerned in that I desire that my wife shall be maintained in the standard of living she has enjoyed during my lifetime, as a first consideration; this expression of desire is to be considered merely as a guide to the Trustee and not as a binding obligation of trust.

In carrying out the duties imposed upon the Trustee by the provisions of this Item IV B, the decisions of the Trustee shall be final and binding upon all persons.

C. Upon the death of my said wife, this Trust shall terminate and the Trustee shall distribute all remainder of the trust property to my said children, equally, share and share alike, provided if any of my said children are then deceased then the share of any such deceased child shall go to and vest in the issue per stirpes of such deceased child, if any, otherwise lapse.

D. Whenever any property or payment of any kind is to be distributed to a minor, under any of the provisions of this Will or any Trust established hereunder, any Executor and/or any Trustee then serving is hereby expressly authorized, in its sole discretion, to deliver same directly to such minor, or to such minor's natural or legal guardian or next of kin, for the use and benefit of such minor and upon taking a receipt therefor shall be released from any further responsibility thereasto, without any court order and without any bond, appraisal or other accounting thereasto. The word "minor" as used herein shall mean and apply to any person under any legal or actual disability whatsoever, regardless of age.

E. The Trustee shall have the same powers in this trust as those conferred upon the Trustee in Item V, subparagraph E hereinbelow.

F. Neither the principal or the income of the trust fund, nor any part of same, shall be liable for the debts of any beneficiary hereunder, nor shall the same be subject to seizure by any creditor of any beneficiary hereunder, and no beneficiary hereunder shall have any power to sell, assign, transfer, encumber or in any manner to anticipate or dispose of his or her interest in the trust fund, or any part of same, or the income produced from said fund, or any part of same.

G. In dividing the principal of the trust fund into parts or shares, as hereinbefore provided for, the Trustee is authorized and empowered in its sole discretion to make division or distribution partly in kind and partly in money. The judgment

of the Trustee concerning the division or distribution of the property amount the trusts and concerning values for the purpose of such division or distribution of the property or securities shall be binding and conclusive on all parties interested therein.

ITEM V.

I devise and bequeath all the rest and residue of the property comprising my estate, of whatsoever kind or character and wheresoever situated, to the Deposit Guaranty National Bank, Jackson, Mississippi, in trust, nevertheless, for the following uses and purposes and upon the following terms and conditions:

A. Said Trustee shall pay to my wife, Mrs. Louise Sams Hardy, during her lifetime, all of the income of the trust in periodic installments, the frequency of such payments to be determined by my said wife, except that in no event shall such payments be made less frequently than annually. This trust shall be designated as the Mrs. Louise Sams Hardy Trust.

B. If the total income of my said wife is, in the sole discretion of the Trustee, insufficient to enable her to maintain her present standard of living, or if, in the sole discretion of the Trustee, an emergency has arisen, then the Trustee may pay to her out of the principal of the trust such additional sum or sums as the Trustee shall deem proper. In making this determination, the Trustee may take into consideration my said wife's assets and income from sources other than this trust. The Trustee is also authorized to pay any and all medical, nursing, hospital or other related bills which may be incurred by my said wife, out of income or corpus, or both.

C. My Executor may elect to have a specific portion or all of this Trust, herein referred to as the "marital portion," treated as qualified terminable interest property for Federal estate tax purposes. If an election is made as to less than all of this Trust, the specific portion shall be expressed as a fraction, and the value of the marital portion at any time may be

determined by multiplying the value of this Trust at that time by the fraction then in effect. At the time of each payment of principal pursuant to the provision of Paragraph B, the fraction shall be adjusted, first by restating it so that the numerator and the denominator are the values of the marital portion and of this Trust, respectively, immediately prior to the payment, and then by subtracting the amount of the payment from each of the numerator and the denominator, except that the numerator shall not be reduced below zero.

D. Upon the death of my wife, the principal of this Trust shall be added to and disposed of under the provisions of Item IV, above, of this my Last Will and Testament, except that, unless my wife directs otherwise by her will, the Trustee shall first pay from the principal of the marital portion, directly or to the legal representative of my wife's estate as the Trustee deems advisable, the amount by which the estate and inheritance taxes assessed by reason of the death of my wife shall be increased as a result of the inclusion of the marital portion in her estate for such tax purposes. The Trustee's selection of assets to be sold to pay that amount, and the tax effects thereof, shall not be subject to question by any beneficiary. Notwithstanding any other provision of this Will, all income of the marital portion accrued or undistributed at the death of my wife shall be paid to her estate.

E. The Trustee shall have full power and authority:

1. To sell, transfer, convey, mortgage, lease and dispose of the trust property upon such terms and in such manner and for such prices as the Trustee shall deem proper.

2. To manage and control the trust property with power to invest and reinvest the same in such property as it shall, in its sole discretion deem proper, and to do all things necessary or incidental to the investment or re-investment of the trust property of the estate and the collection of income therefrom.

3. To invest funds in a common trust fund established by the Trustee pursuant to the Uniform Common Trust Fund Act of Mississippi.

4. To retain, with no obligation to sell, any property coming into its hands as Trustee under the terms of this instrument, and may, in its sole judgment, continue to hold and retain any and all of the investments, securities and property which may come into its hands by virtue of this Will, whether or not the same would be treated as legal for the investment of trust funds.

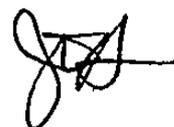
5. To expend from the income, rents, profits, dividends and/or proceeds from sales of the trust property the necessary expenses of administering this trust, including taxes, Trustee's fees and attorneys' fees.

6. To determine upon all allocations, charges or credits as between principal and income. Any dividend payable in the stock of any corporation, or rights to subscribe to shares of stock or other securities or obligations of a corporation which may accrue to the trust, and the proceeds of any sale of such rights, shall be deemed to be principal and shall be treated as such. Likewise, all liquidating dividends shall be deemed to be principal. All other cash dividends received by the Trustee shall be income and shall be disposed of as such.

7. To complete, extend, modify or renew any loans, notes, mortgages, contracts or other obligations which I may owe, in such manner as it may deem desirable.

8. To pay, settle or compromise all claims and obligations held by or asserted against said trusts, all in such manner and upon such terms as it may deem advisable.

9. To participate in any plan of re-organization, consolidation or dissolution or similar proceedings involving assets comprising the trust estate and to deposit or withdraw securities under any such proceedings.



10. To exercise all conversion, subscription, voting and other rights pertaining to securities held in the trust.

11. To pay such annual delay rentals on oil and gas leases as it shall, in its sole discretion, see fit; and to enter into operating agreements or other contracts for the exploration and development of oil, gas and mineral interests; and to take all other steps necessary to preserve, conserve, develop and operate all oil, gas and mineral rights and leases owned by me at the time of my death, except that the Trustee is prohibited from using any trust funds in connection with the drilling of any oil or gas wells, or in connection with any mining ventures, except that this prohibition shall not apply to the payment by the Trustee from production of its proportionate part of the costs of drilling and completing a producing oil, gas or other mineral well or mine.

12. To permit available trust funds to remain temporarily uninvested, or, in its discretion, to place on time deposit in a Savings Account in the Deposit Guaranty National Bank, Jackson, Mississippi, cash funds coming into its hands which the Trustee deems it desirable to accumulate for use at a given time in the future in connection with the administration of the trust.

13. To hold investments in the name of a nominee.

14. Whenever any property of any kind is to be distributed to a minor, under any of the provisions of this Will or any Trust established hereunder, any Executor and/or any Trustee then serving, is hereby expressly authorized, in its sole discretion, to deliver same directly to such minor, or to such minor's natural or legal guardian or next of kin, for the use and benefit of such minor and upon taking a receipt therefor shall be released from any further responsibility thereasto, without any court order and without any bond, appraisal or other accounting thereasto.

The word "minor" as used herein shall mean and apply to any person under any legal or actual disability whatsoever, regardless of age.

F. Unproductive property shall not be held as an asset of this trust for more than a reasonable time during the lifetime of my said wife without her written consent.

G. In the event that my said wife should not survive me or should renounce her interest in any portion of the property passing under this Item V, then such portion shall pass under, and be governed by the provisions of, Item IV of this my Last Will and Testament.

ITEM VI.

All of the trusts hereinbefore created are private trusts, and the Trustee shall not be required to obtain the order or approval of any Court for the exercise of any power or discretion herein given. The Trustee in the trusts herein created is hereby authorized to receive and retain for its services in administering said trusts reasonable fees and compensation in accordance with that which is customarily and generally charged by similar institutions for performing trust services of the nature involved in said trusts. The income of the trusts herein created shall accrue from the date of my death, and during the administering of my estate, and until the trusts are established, I hereby authorize my Executor, in its sole discretion, to pay at least annually out of my general estate to the respective income beneficiaries of such trusts, as advanced payments of income, such sums as in its judgment equal the income which such income beneficiaries would receive from the said trusts had the same been established. The Trustee shall not be required to enter into any bond as Trustee, nor shall it be required to return to any Court any periodic formal accounting of its administration of any of said trusts, but said Trustee shall render annual accounts to the various beneficiaries of said trusts. No person paying

money or delivering property to the Trustee shall be required to see to its application. The Trustee in all of the trusts hereinbefore created may resign at any time by giving written notice to the beneficiaries entitled to participate in the trusts at the time of said resignation. A successor-Trustee may be appointed on petition of the beneficiaries by the Chancery Court of the First Judicial District of Hinds County, Mississippi, and any Executor and any successor-Trustee shall have all the same rights, title, powers and discretion herein above given the original Trustee.

ITEM VII.

In the event that both my said wife and I should die in a common accident, or under such circumstances that it cannot be determined which of us is the survivor, I hereby declare that she shall be deemed to have survived me, and this Will and all of its provisions shall be construed upon that assumption.

IN WITNESS WHEREOF, I have hereunto subscribed my name to this my Last Will and Testament on this the 21st day of

January, 1982.

James Daniel Hardy
JAMES DANIEL HARDY, M. D.

This instrument was, on the day and year shown above, signed, published and declared by JAMES DANIEL HARDY, M. D., to be his Last Will and Testament in our presence, and we, at his request, have subscribed our names hereto as witnesses in his presence and in the presence of each other.

Linda P. Jennings
James S. Armstrong
Bettie J. Pierce

WITNESSES

2003-0144

Last Will and Testament

OF

ANNIE BERTHA M. STEEN

I, ANNIE BERTHA M. STEEN, being over the age of eighteen (18) years and of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby expressly revoking any and all wills and codicils made by me as follows, to-wit:

I.

I hereby appoint my husband, JOHN W. STEEN, as Executrix of this my Last Will and Testament, to serve without bond, inventory or formal appraisal of my estate.

II.

I hereby give, devise and bequeath unto my husband, JOHN W. STEEN, all of my property, real, personal and mixed of whatsoever kind and nature and wheresoever situated.

III.

In the event that my husband, JOHN W. STEEN, predeceases me, I hereby give, devise and bequeath cash to my grandsons as follows:

| | |
|----------------------|------------|
| KENNETH WESLEY STEEN | \$1,000.00 |
| JAY GEOGHEGAN | \$ 500.00 |

To my daughters ANNIE M. HITSMAN and CYNTHIA ELAINE FORBUSH, I bequeath my house and one acre of land on which it is located described as follows:

One (1) acre out of the SW corner of the SE1/4 NE1/4 Section 22, Township 9 North, Range 4 East, Madison County, Mississippi.

FILED
THIS DATE

MAR 0 6 2003

MIKE CHUOK
CHANCERY CLERK

By: *Betty F. [Signature]* DC

To my daughter ANNIE M. HITSMAN, I give, devise and bequeath five and one-half (5 1/2) acres of her choice. To my daughter CYNTHIA ELAINE FORBUSH, I give two (2) acres with the greenhouses. All of the remainder of my property, real, personal and mixed, I give, devise and bequeath unto my children, ANNIE M. HITSMAN and CYNTHIA ELAINE FORBUSH in equal shares to share and share alike.

IN WITNESS WHEREOF, I, ANNIE BERTHA M. STEEN, have hereunto set my signature and published this to be my Last Will and Testament on this the 24th day of January, 1998, in the presence of two witnesses who have signed as witnesses at my request, in my presence and in the presence of each other.

Annie Bertha M. Steen
ANNIE BERTHA M. STEEN

WITNESSES:

T W Marble
Gwen Oswald

ATTESTATION CLAUSE

We, each of the subscribing witnesses to the Last Will and Testament of ANNIE BERTHA M. STEEN do hereby certify that said instrument was signed in the presence of each of us, and that said ANNIE BERTHA M. STEEN declared the same to be her Last Will and Testament in the presence of each of us, and that we signed as subscribing witnesses to the said Will at the request of ANNIE BERTHA M. STEEN in her presence and in the presence of each other.

WITNESS OUR SIGNATURES on this the 24th Day of January, 1998.

T W Marble
Gwen Oswald

WITNESSES

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
ANNIE BERTHA M. STEEN, DECEASED

CIVIL ACTION,
FILE NO. 2003-144

PROOF OF WILL

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction above mentioned, T. W. MARBLE, a subscribing witness to a certain instrument of writing purported to be the *Last Will and Testament of Annie M. Steen*, who being duly sworn, deposed and said that the said Annie M. Steen signed, published and declared said instrument as her *Last Will and Testament* on the 24th day of January, 1998, the day of the date of said instrument, in the presence of this deponent and in the presence of Gwen Oswald and that said Testatrix was then of sound and disposing mind and memory and more than twenty-one (21) years of age, and this deponent and T. W. Marble subscribed and attested said instrument as witnesses to the signature and publication thereof at the special instance of said Testatrix and in the presence of said Testatrix and in the presence of each other on the day and year of the date of said instrument

WITNESS MY SIGNATURE on this the 19th day of February, 2003

T. W. Marble
T. W. MARBLE

SWORN TO AND SUBSCRIBED BEFORE ME on this the 19th day of February, 2003.

Wanda H. Brown
Notary Public

My Commission Expires:
My Commission Expires May 23, 2004

(SEAL)

FILED
THIS DATE
FEB 24 2003
MIKE CHOOK
CHANCERY CLERK

FILED
THIS DATE
MAR 06 2003
MIKE CROOK
CHANCERY CLERK

By: _____ DC. By: Betty [Signature] DC

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
ANNIE BERTHA M. STEEN, DECEASED

CIVIL ACTION,
FILE NO. 2003-0141

PROOF OF WILL

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction above mentioned, **Gwen Oswald**, a subscribing witness to a certain instrument of writing purported to be the *Last Will and Testament of Annie M. Steen*, who being duly sworn, deposed and said that the said Annie M. Steen signed, published and declared said instrument as her *Last Will and Testament* on the 24th day of January, 1998, the day of the date of said instrument, in the presence of this deponent and in the presence of T. W. Marble and that said Testatrix was then of sound and disposing mind and memory and more than twenty-one (21) years of age, and this deponent and T. W. Marble subscribed and attested said instrument as witnesses to the signature and publication thereof at the special instance of said Testatrix and in the presence of said Testatrix and in the presence of each other on the day and year of the date of said instrument.

WITNESS MY SIGNATURE on this the 19 day of February, 2003.

Gwen Oswald
Gwen Oswald

SWORN TO AND SUBSCRIBED BEFORE ME on this the 19th day of February, 2003.

Wanda H. Brown
Notary Public

My Commission Expires:

My Commission Expires May 23, 2004
(SEAL)

FILED
THIS DATE
FEB 24 2003
MIKE CROOK
CHANCERY CLERK
By Mike Crook DC.

IN THE CHANCERY COURT OF MADISON COUNTY
STATE OF MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
ANNIE BERTHA M. STEEN, DECEASED

CIVIL ACTION,
CAUSE NO. 2003-0144

AFFIDAVIT OF KNOWN CLAIMS

STATE OF MISSISSIPPI
COUNTY OF MADISON

I, ELAINE FORBUSH, Executrix of the Estate of Annie Bertha M. Steen, deceased, do swear that I have made reasonably diligent efforts to identify persons having any claims against the Estate of Annie Bertha M. Steen, deceased, and I have not located any persons having any claims against the Estate of Annie Bertha M. Steen, deceased.

Elaine Forbush
ELAINE FORBUSH

SWORN TO AND SUBSCRIBED BEFORE ME on this the 19th day of February, 2003.

Wanda H. Brown
NOTARY PUBLIC

My Commission Expires:
My Commission Expires May 23, 2004

(SEAL)

FILED
THIS DATE
MAR 06 2003
MIKE CHOUK
CHANCERY CLERK
By: Betty L. ... DC

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, the within named **Elaine Forbush**, who being by me first duly sworn, states on oath that the matters, facts and things set forth in the above and foregoing PETITION TO PROBATE WILL are true and correct as therein stated.


ELAINE FORBUSH

SWORN TO AND SUBSCRIBED BEFORE ME on this the 19th day of February, 2003.


NOTARY PUBLIC

My Commission Expires:

My Commission Expires May 23, 2004
(SEAL)

STANLEY F. STATER, III
MSB NO. 7802
3352 NORTH LIBERTY STREET
POST OFFICE BOX 358
CANTON, MISSISSIPPI 39046
TELEPHONE: (601) 859-8888

LAST WILL AND TESTAMENT

OF

MARY JANET KRAFT ADAMS

I, MARY JANET KRAFT ADAMS, a widow, of Canton, Madison County, Mississippi, being over the age of eighteen (18) years and of sound and disposing mind and memory, do make, declare and publish this to be my Last Will and Testament, revoking all previous wills and Codicils heretofore made by me.

I.

I name, constitute and appoint my brother, Paul C. Kraft, as Executor of this my Last Will and Testament and direct that he not be required to give bond or make any formal appraisal, inventory or accounting to any Court other than the probate of this my Last Will and Testament. Should my said brother, Paul C. Kraft, predecease me or refuse or be unable to serve as Executor hereunder, I name, constitute and appoint Michael Kraft as Executor, also without bond and also waiving the necessity of appraisal, inventory and/or accounting.

II.

I direct that all of my just legal debts, expenses of my last illness and funeral expenses be paid as promptly after my death as practical.

III.

I will, devise and bequeath unto my brother, Paul C. Kraft, all interest in real estate which I inherited from my father, E. C. Kraft, and from my brother, E. C. Kraft, Jr.; also my residence situated at 808 East Peace Street in Canton, Mississippi and the contents thereof (not otherwise disposed of hereby), and my automobile.

IV.

I will, devise and bequeath unto Mary Virginia Rupard all of my jewelry and Delta Natural Gas stock.

V.

All of the rest, residue and remainder of my estate and property, real, personal and mixed, of every nature and kind and

Last Will and Testament, of
Mary Janet Kraft Adams
Page 2

wheresoever located or situated, including lapsed legacies, if any,
I will, devise and bequeath unto Mary Virginia Rupard, John David
Kraft and Michael Kraft in equal shares, share and share alike.

IN WITNESS WHEREOF I have executed this Last Will and Testa-
ment on this the 12TH day of JULY, 1995, in the presence of
the undersigned attesting and credible witnesses who, at my request
and in my presence, and in the presence of each other, have witness-
ed my signature hereto.

Mary Janet Kraft Adams
Mary Janet Kraft Adams

Signed, published and declared by the Testatrix, MARY JANET
KRAFT ADAMS, on the date shown hereinabove, as and for her Last Will
and Testament in the presnece of us, who, at her request and in her
presence and in the presence of each other, subscribe our names here-
to as attesting witnesses.

Jeff D. Pace

Dot R. Lancher, Jr.

WITNESSES

CODICIL TO THE LAST WILL AND TESTAMENT OF
MARY JANET KRAFT ADAMS

I, Mary Janet Kraft Adams, a resident of Canton, Madison County, Mississippi make this codicil to my last will and testament dated July 12, 1995.

I change clause V of my will to read as follows:

All of the rest, residue and remainder of my estate and property, real, personal and mixed, of every nature and kind and wheresoever located or situated, including lapsed legacies, if any, I will, devise and bequeath one-half unto Michael Kraft, one-fourth unto Carol Kraft Jackson and one-fourth to Mary Virginia Rupard.

I republish my last will and testament, dated July 12, 1995, as modified by this codicil. I have signed this codicil to my will, consisting of 2 typewritten pages, on Dec-12 1998 and declare that I do so freely, for the purposes expressed, under no constraint or undue influence and that I am of sound mind and of legal age,

Mary Janet Kraft Adams
MARY JANET KRAFT ADAMS

On Dec-12 1998, in the presence of all of us, the above named Testator published and signed this codicil, and

then at Testator's request, and in Testator's presence, and in each other's presence, we all signed below as witnesses, and we declare, under penalty of perjury, that, to the best of our knowledge, the Testator signed this instrument freely, under no constraint or undue influence, and is of sound mind and legal age,

Ada Mary Buffington

Noel Street Webb

2002-795

Last Will and Testament

of

Laura Marshall, a widower

I, LAURA MARSHALL, a widower, of Madison County, Mississippi, being of sound mind and disposing memory and over the age of twenty-one years, do make, declare and publish this to be my Last Will and Testament, revoking all others heretofore made by me.

FIRST: I give, devise and bequeath to my daughter, DESAREE TRAVIS the house and lot in which I now live, lying and being situated at Route 2, Box 321 in Madison County, Mississippi and an additional undivided interest in eight acres in the real property described below.

SECOND: I give, devise and bequeath to my children, LUTHER MARSHALL, JOE NATHAN MARSHALL and JOHN OTIS MARSHALL an undivided ten (10) acres each in the real property owned by me and described below, to wit:

The SW 1/4 SE 1/4 Section 35, Township 9 North, Range 3 East, less and except two (2) acres conveyed by me to Mary Lee Miller by Warranty Deed dated December 20, 1972 and recorded in Deed Book 129-587 of the Madison County Chancery Clerk's office.

THIRD: I further give, devise and bequeath to my children, LUTHER MARSHALL, JOE NATHAN MARSHALL, JOHN OTIS MARSHALL and DESAREE TRAVIS, in equal shares, all cows that I might own at the time of my death.

FOURTH: I hereby name, constitute and appoint my son JOHN OTIS MARSHALL Executor of this my Last Will and Testament, and direct no bond be required of him and that no inventory be taken, and that he be not required to account to any Courts, except that which is required by law.

Witness my signature this the 13th day of October, 1976, and the signatures of two witnesses who have signed at

FILED
THIS DATE

MAR 07 2003

MIKE CHUCK
CHANCERY CLERK

D.C.

my request and in my presence and I have signed this Will in their presence and they have signed as witnesses in the presence of each other.

Laura Marshall
Laura Marshall

WITNESSES:

Frankie A. Renner
Bessie Davis

STATE OF MISSISSIPPI

County of Madison

We, the undersigned, do hereby certify that we subscribed our signatures as attesting witnesses to the above and foregoing instrument on the date therein stated at the request of LAURA MARSHALL, who declared the said instrument to be her Last Will and Testament, and who signed said instrument in our presence and that at his request we affixed our signatures hereto as attesting witnesses in his presence and in the presence of each other.

Witness our hands, this the 15th day of October, 1976.

Frankie A. Renner
Bessie Davis



MARCH 28, 1991

2003-0055

35 ? 621

I, Chester GRANT, being of sound mind will Deed The Following Property upon my Death to ONEDA MANNING HAMBLEN.

I, CHESTER GRANT WILL CONVEY AND WARRANT UNTO ONEDA MANNING HAMBLEN THE FOLLOWING PROPERTY LYING AND BEING SITUATED IN THE CITY OF CANTON, MADISON COUNTY MISSISSIPPI AND BEING MORE PARTICULARLY DESCRIBED AS:

AND SAID PROPERTY LYING IN AND BEING SITUATED IN THE SW 1/4 NW 1/4 OF SECTION 24, TOWNSHIP 9 NORTH, RANGE 2 EAST, MADISON COUNTY, MISSISSIPPI, IS DESCRIBED AS FOLLOWS:

BEGIN AT AN IRON PIN MARKING THE NW CORNER OF THE MARY K. THOMPSON LOT AS RECORDED IN DEED BOOK 131 AT PAGE 9 IN THE CHANCERY CLERK'S OFFICE, MADISON COUNTY, MISSISSIPPI, AND RUN THENCE N 00 DEGREES 20 MINUTES E 100.0 FEET TO AN IRON PIN; THENCE N 89 DEGREES 04 MINUTES E 150.0 FEET TO AN IRON PIN ON THE WEST ROW LINE OF A PROPOSED STREET; THENCE S 00 DEGREES 20 MINUTES W 100.0 FEET ALONG THE WEST ROW LINE OF SAID PROPOSED STREET TO AN IRON PIN; THENCE S 89 DEGREES 04 MINUTES W 150.0 FEET TO THE POINT OF BEGINNING. ALSO: A NON-EXCLUSIVE BUT PERPETUAL ROW AND EASEMENT OVER A PROPOSED STREET 60.0 FEET IN WIDTH ADJACENT TO AND EAST OF THE ABOVE DESCRIBED PROPERTY.

TITLE NUMBER 534843-01

MAKE CADILLAC - YEARS 2 - BODY CO - MODEL Dev

VEHICLE IDENTIFICATION NUMBER 1G6AD4780C423161

FILED
THIS DATE

MAR 14 2003

Chester Grant

MIKE SHURT
CHANCERY CLERK
By: Mike Shurt D.C.

35 P 622

FILED
THIS DATE

MAR 14 2003

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE
LAST WILL AND TESTAMENT OF
CHESTER GRANT, DECEASED

MIKE CHUCK
CHANCERY CLERK
[Signature]

CIVIL ACTION, FILE NO: 2003-0055

AFFIDAVIT OF AUTHENTICITY

STATE OF TEXAS
COUNTY OF Dallas

PERSONALLY appeared before me, the undersigned notary public in and for the jurisdiction aforesaid, within my jurisdiction, John H. Pickett, who having been by me first dully sworn, stated and deposed upon his oath as follows:

1. My name is John H. Pickett.

2. I am an adult nonresident of the state of Mississippi, and my address is 6323 Moon Glow Drive, Dallas, Texas 75241-2727.

3. I am in no wise interested in the estate of Chester Grant, deceased.

4. For many years, I personally knew and was well acquainted with Chester Grant, now deceased, who was a lifelong friend of mine. We corresponded regularly. I am personally familiar with the handwriting and signature of Chester Grant, deceased.

5. I have carefully read and examined the attached instrument of writing, dated March 28, 1991, and which instrument purports to have been wholly written by Chester Grant, in his own handwriting, and subscribed by him.

6. In addition, during his lifetime, Chester Grant showed me

the original of said instrument of writing, dated March 28, 1991, and acknowledged that the same was his holographic last will and testament.

7. Based upon my personal knowledge of the handwriting and signature of Chester Grant, and based upon Chester Grant's acknowledgment to me, I am determined and firmly convinced that the said instrument of writing, dated March 28, 1991, and purporting to be the will of Chester Grant, is genuine, authentic, and was wholly written by Chester Grant in his own handwriting and is subscribed by him.

8. On March 28, 1991, Chester Grant possessed the requisite testamentary capacity to execute a good and valid will

9. I am competent in all respects to testify as a witness under the laws of the state of Mississippi

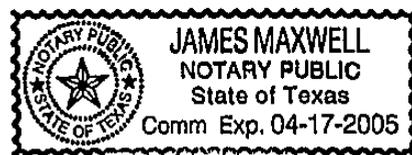
WITNESS MY SIGNATURE, this the 18 day of June, 2002.

John H. Pickett
JOHN H. PICKETT

SWORN TO and subscribed to before me, this the 18 day of June, 2002.

James Maxwell
NOTARY PUBLIC

GRANT.AUTH
050/061102



FILED
THIS DATE

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI APR 14 2003

IN THE MATTER OF THE
LAST WILL AND TESTAMENT OF
CHESTER GRANT, DECEASED

MIKE C. WOOD
CHANCERY CLERK
Mike Wood

CIVIL ACTION, FILE NO: 2003-0055

AFFIDAVIT OF AUTHENTICITY

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY appeared before me, the undersigned notary public in and for the jurisdiction aforesaid, within my jurisdiction, Pearline Taylor, who having been by me first dully sworn, stated and deposed upon her oath as follows:

1. My name is Pearline Taylor.
2. I am an adult resident and citizen of Madison County, Mississippi, and my address is 238 East Academy Street, Canton, Mississippi 39046.
3. I am in no wise interested in the estate of Chester Grant, deceased.
4. For many years, I personally knew and was well acquainted with Chester Grant, now deceased, who was a lifelong friend of mine. We corresponded regularly. I am personally familiar with the handwriting and signature of Chester Grant, deceased.
5. I have carefully read and examined the attached instrument of writing, dated March 28, 1991, and which instrument purports to have been wholly written by Chester Grant, in his own handwriting, and subscribed by him.

6. Based upon my personal knowledge of the handwriting and signature of Chester Grant, I have determined and am firmly convinced that the said instrument of writing, dated March 28, 1991, and purporting to be the will of Chester Grant, is genuine, authentic, and was wholly written by Chester Grant in his own handwriting and is subscribed by him.

7. On March 28, 1991, Chester Grant possessed the requisite testamentary capacity to execute a good and valid will.

8. I am competent in all respects to testify as a witness under the laws of the state of Mississippi.

WITNESS MY SIGNATURE, this the 23 day of January, 2003.

Pearline Taylor
PEARLINE TAYLOR

SWORN TO and subscribed to before me, this the 23 day of January, 2003.

Shelma Helms (Sutherland)
NOTARY PUBLIC

GRANT AUTH.
054/012303

My Commission Expires:

June 7, 2005

2003-187

Last Will and Testament

OF

HANNAH ISHEE SCHMIDT

I, HANNAH ISHEE SCHMIDT, an adult resident citizen of Madison County, Mississippi, being of sound and disposing mind, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any and all former wills and codicils heretofore executed by me.

ARTICLE I

I hereby nominate and appoint my daughter, Emily Schmidt Tucker, as Executrix of this my Last Will and Testament, and I do hereby provide that she shall not be required to enter into any bond as Executrix, and I also waive the necessity of having Emily Schmidt Tucker present a formal appraisalment of my estate, and I further desire that no formal inventories and accountings be required.

ARTICLE II

I hereby will and direct that at the time of my death I be given a Christian-like funeral suitable to my circumstances and station in life, and that my just debts, including funeral expenses and expenses of my last illness, if any, be paid by my Executrix as soon after my death as conveniently may be done.

ARTICLE III

I do hereby give, devise, and bequeath unto my beloved daughter, Emily Schmidt Tucker, 16 1/2 acres of land upon which my dwelling is located along Church Road, Madison, Mississippi.

ARTICLE IV

I do hereby give, devise, and bequeath unto my beloved daughter, Judith Schmidt Hutchinson, 11 1/2 acres of land upon which her dwelling is located immediately to the north and adjacent to my homestead.

Initial _____

ARTICLE V

I do hereby give, devise, and bequeath unto my beloved grandson, Patrick William Grower, the stock which I own in Madison County Cooperative and the stock I own in the Exchange Land Bank.

ARTICLE VI

I do hereby bequeath unto my beloved daughters, Emily Schmidt Tucker and Judith Schmidt Hutchinson, all cash money or other negotiable instruments, to share and share alike in equal shares, which I own at the time of my death.

ARTICLE VII

I do hereby give, devise, and bequeath unto my beloved daughters, Emily Schmidt Tucker and Judith Schmidt Hutchinson, all of the remaining property of which I am seized and possessed at the time of my death, both real, personal or mixed, of whatever situate, to share and share alike in equal shares.

IN WITNESS WHEREOF, I have heretofore subscribed my name, this the 3 day of November, 1993.

Hannah Ishee Schmidt
HANNAH ISHEE SCHMIDT

This instrument consisting of two pages was on the date shown hereinabove signed, published and declared by Hannah Ishee Schmidt to be her Last Will and Testament in our presence, and we, at her request, have subscribed our names hereto as witnesses in her presence and in the presence of each other.

Joan Kelley
WITNESS

Gail Thomas
WITNESS

FILED
THIS DATE
MAR 18 2003

FILED
LAST WILL AND TESTAMENT THIS DATE 2003-185
OF MAR 18 2003

SARA PROSSER MCLEOD MIKE JHON
CHANCERY CLERK

MIKE JHON
CHANCERY CLERK
W. SMD

KNOW ALL MEN BY THESE PRESENTS, That I, SARA PROSSER MCLEOD,
of the City of Jackson, County of Hinds, State of Mississippi,
being above the age of eighteen years and being of sound and
disposing mind and memory, do hereby make, publish and declare this
to be my Last Will and Testament, hereby revoking all Wills and
Codicils heretofore made by me.

ARTICLE I.

I direct that all of my just debts, all taxes and all expenses
of my last illness and funeral be paid as soon after my death as
conveniently can be done and that an appropriate marker be
installed on my grave. I will and direct that the administration
of my estate be closed as soon after my death as is reasonably
possible.

ARTICLE II.

I hereby direct my Executor to pay all federal and state
estate, inheritance, succession, transfer or other death taxes
which are assessed against my estate or against any beneficiary,
including estate and inheritance taxes assessed on account of life
insurance proceeds or other property which shall be included in my


SARA PROSSER MCLEOD

gross estate for the purpose of such taxes, whether or not included in my estate for probate purposes, out of my residuary estate.

ARTICLE III.

My husband is James Norman McLeod. I have one (1) child, Sally Ann McLeod Strickler.

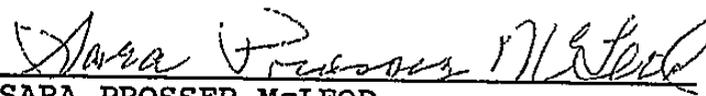
ARTICLE IV.

I give and bequeath my interest in our homestead property and all of my tangible personal property unto my husband, if he survives me. If my husband does not survive me, I give and bequeath all of the tangible personal property unto my daughter, Sally Ann McLeod Strickler.

ARTICLE V.

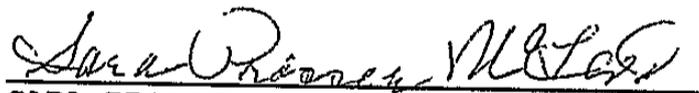
A. If my husband survives me, I give, devise and bequeath all of the rest, residue and remainder of my property, real, personal and mixed unto my husband, IN TRUST NEVERTHELESS, to be invested and reinvested and distributed as hereinafter set forth. This trust shall be known as the Sara P. McLeod Family Trust.

1. During the lifetime of my said husband, the Trustee shall pay to or for his benefit all of the income and so much of the principal as shall be necessary for his support, maintenance and medical care.


SARA PROSSER McLEOD

2. Upon the death of my husband, the trust shall terminate, and the Trustee shall divide the trust estate into two (2) shares as follows: one of such shares equal to one-third (1/3rd) of the trust estate shall be paid over and delivered to my daughter, Sally Ann McLeod Strickler, or her daughter, Sara Lillian Koenig, if my daughter is not living, free of trust and the other such share equal to two-thirds (2/3rds) of the trust estate shall be paid over to Trustmark National Bank in its capacity as Trustee of the James N. McLeod Family Trust as established pursuant to the Last Will and Testament of my said husband, to be held and distributed as provided by the Last Will and Testament of my husband dated _____, 1995.

B. If my husband does not survive me, I give, devise and bequeath all of the rest, residue and remainder of my property, real, personal and mixed as follows: my Executor shall divide such residue into two (2) shares, one such share equal to one-third (1/3rd) of such residue to be paid over to my daughter, Sally Ann McLeod Strickler or her daughter, Sara Lillian Koenig, if my daughter is not living, free of trust and the other such share equal to two-thirds (2/3rds) of the residue to be paid over and delivered to Trustmark National Bank in its capacity as Trustee of the James N. McLeod Family Trust as established pursuant to the


SARA PROSSER McLEOD

Last Will and Testament of my husband, James Norman McLeod dated _____, 1995.

C. If the said James N. McLeod Family Trust shall not be in existence at the time designated for distributions to it pursuant to this Article, I direct that my Trustee shall retain such share as the Sara P. McLeod Family Trust for the benefit of my daughter-in-law, Jo Anne McLeod and my grandchildren, Robert Steele McLeod and Loren Parker McLeod. The Trustee shall pay all of the income to or for the benefit of Jo Anne McLeod and shall pay so much of the principal to or for the benefit of said beneficiaries as it shall determine to be necessary for their medical needs or other emergencies. Upon the death or remarriage of Jo Anne McLeod, the trust shall terminate and the trust estate shall be paid over in equal shares to Robert Steele McLeod and Loren Parker McLeod.

D. In the event there is no person qualified to receive my residuary estate at any time, then, in such event, my residuary estate shall be distributed unto those persons who would then constitute my heirs-at-law under the statutes of descent and distribution of the State of Mississippi.

ARTICLE VI.

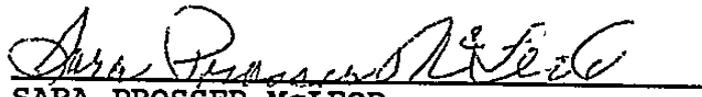
A. The trusts specified herein are intended to be within the definition of a "trust" as set forth in the Uniform Trustees'


SARA PROSSER McLEOD

Powers Act, Chapter 372, Mississippi Laws of 1966 (Section 91-9-101, et seq., Mississippi Code of 1972), and the said Trustee shall have all of the powers afforded to trustees in and by the terms and provisions of said statute, as now or hereafter amended, reference to which statute is hereby made for all purposes.

B. None of the beneficiaries hereunder shall have any power to charge by way of anticipation any interest given to such beneficiary; and all sums payable to such beneficiaries hereunder shall be free and clear of the debts, contracts, alienations and anticipations of the beneficiaries, and of all liabilities, levies, attachments, and proceedings of whatsoever kind, at law and equity, and in the case of a married person, free from control of such person's spouse.

C. During the continuance of the trusts under this Will, my Trustee shall render not less frequently than annually statements of account to the beneficiary or beneficiaries then entitled to current income. In the event that any person entitled to statements hereunder is a minor or otherwise legally incapacitated, such statements are to be rendered to the guardian of or the individual with whom such person resides. The statement shall show

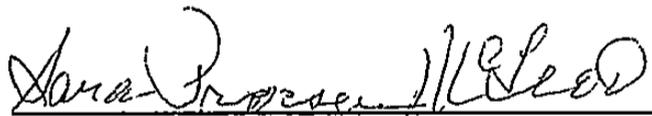

SARA PROSSER MCLEOD

all receipts and disbursements and a list of all assets held as of the closing dates of the accountings.

D. It shall not be necessary that the Trustee furnish accountings other than provided for above either during the continuance of the trusts or upon the termination of the same, and I expressly waive any requirements of law or otherwise that accountings be filed with any court or other public tribunal except upon the written request of any individual having an interest in the trusts or by the voluntary action of the Trustee.

ARTICLE VII.

If my husband shall die simultaneously with me or under such circumstances as to render it impossible or difficult to determine who predeceased the other, I direct that I shall be deemed to have survived my husband. If any legatee or devisee other than my husband shall die simultaneously with me or under such circumstances as to render it difficult or impossible to determine who predeceased the other, I hereby declare that I shall be deemed to have survived such legatee or devisee. The provisions of my Will shall be construed upon these assumptions, notwithstanding the provisions of any law establishing a different presumption of order of death or providing for survivorship for a fixed period as a condition of inheritance of property.

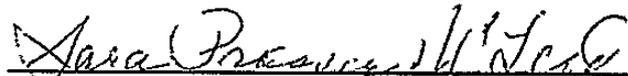

SARA PROSSER McLEOD

ARTICLE VIII.

I hereby nominate, constitute and appoint husband, James Norman McLeod as Executor of this my Last Will and Testament. Should my husband be unable or unwilling to serve as Executor either before or after entering upon such duties, I hereby appoint Trustmark National Bank as alternate Executor of this Will. I hereby appoint the said Trustmark National Bank, Jackson, Mississippi, as successor Trustee of any and all trusts as created under this Will. I hereby relieve my said Executor, my alternate Executor, my Trustee and my successor Trustee from giving bond, from having an appraisal made of my estate and of making or filing any reports, returns or accountings of any kind or character to any Court or other tribunal.

During the period of administration thereof, my estate shall be considered a trust within the meaning of the said Uniform Trustees' Powers Act, reference to which is again hereby made, and my Executor shall have all of the powers afforded to trustees in and by the terms and provisions of said statute, as now or hereafter amended.

In addition to the powers afforded to my said personal representative by the Uniform Trustees' Powers Act, I specifically


SARA PROSSER MCLEOD

give and grant to my Executor the following powers, by way of illustration and not of limitation:

a. To pay, settle or compound any and all rights, debts, demands, or claims, either in favor of or against my estate, upon such terms as the Executor may deem fit and for such purposes to give or receive full receipts and discharges.

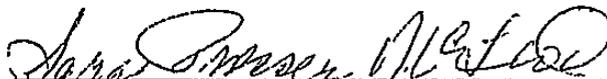
b. To litigate, compound, or settle inheritance, estate, transfer or succession taxes assessed by reason of my death, and gift, income or other taxes assessed against me or my estate; and to make deposits to secure the payment of any inheritance tax, which deposits shall be conclusive upon all persons.

c. To claim expenses as either income or estate tax deductions when an election is permitted by law and to make such adjustment of tax between income and principal as the Executor shall deem proper. The decision of my Executor shall be binding and conclusive on all persons.

ARTICLE IX.

A. Throughout this Will, the masculine gender shall be deemed to include the feminine, and the singular, the plural, and vice versa.

B. The term "Executor" as used herein shall be deemed to refer to my Executor and my alternate Executor. The term "Trustee"


SARA PROSSER McLEOD

as used herein shall be deemed to refer to any Trustee or successor Trustee.

WITNESS MY SIGNATURE, this the 21 day of June, 1995.

Sara Prosser McLeod
SARA PROSSER MCLEOD

WITNESSES:

Paul B. Bell
Diane J. Bass

ATTESTATION

We, the undersigned, as subscribing witnesses, do hereby acknowledge and affirm that the foregoing written instrument was exhibited to us by SARA PROSSER McLEOD, as her Last Will and Testament, that she signed the same in our presence and in the presence of each of us, and that we, at her request, and in her presence and in the presence of each other, hereto affixed our signatures as subscribing witnesses thereto, this the 21 day of June, 1995.

Paul B. Bell
Diane J. Bass

PROOF OF WILL

STATE OF MISSISSIPPI
COUNTY OF HINDS

We, D. Carl Black, Jr. and Diane J. Bass, on oath state that we are the subscribing witnesses to the attached written instrument dated the 21st day of June, 1995, which has been represented to be the Last Will and Testament of SARA PROSSER McLEOD, who indicated to us that she is a resident of and has a fixed place of residence in the City of Jackson, County of Hinds, State of Mississippi. On the execution date of the instrument, the Testatrix, in our presence and in the presence of each of us, signed the instrument at the end thereof and declared the instrument to be her Will, and requested that we attest to the execution thereof whereupon, in the presence of the Testatrix and in the presence of each other, each of us signed our respective names as attesting witnesses. At the time of the execution of the instrument, the Testatrix was over eighteen (18) years of age, and in our opinion was of sound mind, in full possession of her mental faculties, and acting without undue influence, fraud or restraint.

DATED this 21st day of June, 1995.

D. Carl Black, Jr.

Signature of Witness
1704 Poplar Road
Street Address
Jackson, Ms. 39201
City and State

Diane J. Bass

Signature of Witness
2655 Kungis Road
Street Address
Jackson, Ms. 39213
City and State

Subscribed and sworn to before me on this the 21st day of JUNE, 1995.

Francis Louise Duway
NOTARY PUBLIC

My Commission Expires:
My Commission Expires
June 12, 1998

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE WILL AND ESTATE
OF JAMES DANIEL HARDY, M.D., DECEASED

NO. 2003-0163

AFFIDAVIT OF EXECUTOR

STATE OF MISSISSIPPI
COUNTY OF HINDS

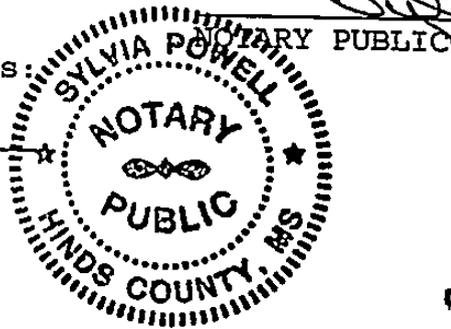
The undersigned, AmSouth Bank, Jackson, Mississippi, Executor of the Will and Estate of JAMES DANIEL HARDY, M.D., Deceased, hereby swears that reasonably diligent efforts have been made to identify persons having claims against the Estate in order to give notice to them, as required by § 91-7-145, Mississippi Code of 1972, as amended. No creditors have been identified, but if any creditors are later discovered, such notice will be given to them.

AMSOUTH BANK,
Jackson, Mississippi

By: Frank Parent
Frank Parent,
Senior Vice President and Trust
Officer

SWORN to and subscribed before me, this the 14th day of March, 2003.

My Commission Expires:
My Commission Expires FEB. 2, 2004



Sylvia Powell
FILED
THIS DATE
MAR 19 2003
MIKE CROOK
CHANCERY CLERK
Betty Lamb D.C.

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

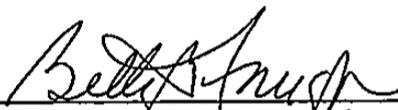
IN THE MATTER OF THE ESTATE
OF DOROTHY MAE GUYSE,
A/K/A DOROTHY STEELE GUYSE, DECEASED

CAUSE NO. 2002-935

AFFIDAVIT

COMES NOW Betty G. Snuggs and states that she has made a reasonable, diligent effort to identify all persons having claims against the estate of DOROTHY MAE GUYSE, A/K/A DOROTHY STEELE GUYSE, Deceased, and has given notice by mail as required, pursuant to Section 91-7-145, Mississippi Code 1972, Annotated (as amended).

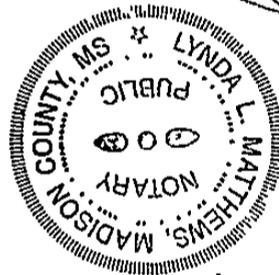
WITNESS MY SIGNATURE, this the 12th day of December, 2002


BETTY G. SNUGGS, Administratrix
of the Estate of Dorothy Mae Guyse, a/k/a Dorothy
Steele Guyse, Deceased

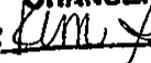
SWORN TO AND SUBSCRIBED BEFORE ME, this the 12th day of December,
2002.


NOTARY PUBLIC

MY COMMISSION EXPIRES: ~~MISSISSIPPI STATEWIDE NOTARY PUBLIC~~
MY COMMISSION EXPIRES AUG 30, 2003
BONDED THRU STEGALL NOTARY SERVICE



Prepared by:
Marc K. McKay—Bar No. 8732
McKAY SIMPSON LAWLER FRANKLIN & FOREMAN, PLLC
P. O. Box 2488
Ridgeland, MS 39158-2488
(601) 856-5794
(601) 853-0187 (fax)

FILED
THIS DATE
MAR 19 2003
MIKE CHOUK
CHANCERY CLERK
By:  DC.

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
HANNAH ISHEE SCHMIDT, DECEASED

NO. 2003-187

FILED
THIS DATE

MAR 20 2003

MIKE CHUOK
CHANCERY CLERK

By: Kim Jones DC

AFFIDAVIT OF EXECUTRIX

STATE OF MISSISSIPPI
COUNTY OF HINDS

PERSONALLY APPEARE BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, the within named EMALY SCHMIDT TUCKER, who after being by me duly sworn states on her oath that she is the Executrix of the above estate and that she has made reasonably diligent efforts to identify persons having claims against the estate and, when appropriate, has given notice by United States mail, postage prepaid, as required by subsection (1) OF MISS CODE ANN. 91-7-145 (Supp. 1998), notifying said creditors that their claims, if any, should be duly probated against the estate in the Madison County Chancery Clerk's Office in Canton, Mississippi. No creditors, however, have been ascertained after diligent search and inquiry.

THIS THE 19th day of March, 2003.

Emaly Schmidt Tucker
EMALY SCHMIDT TUCKER

SWORN TO AND SUBSCRIBED BEFORE ME, this the 19th day of

March, 2003.

[Signature]
NOTARY PUBLIC

My Commission Expires: At Large
Notary Public State of Mississippi
My Commission Expires March 18, 2004
Pending the New York State Bar Exam, Inc

[Signature]
REEVES JONES, MB #3200
ATTORNEY FOR EXECUTRIX
P. O. BOX 742
JACKSON, MS 39205-0742
(601) 354-3794

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF SADIE BUTTS SMITH-VANIZ, DECEASED

#2003-0214

AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY APPEARED BEFORE ME, the undersigned authority
in and for the state and county aforesaid the within name, Sam
Palmer Smith-Vaniz, who being by me first duly sworn on oath
stated:

That affiant is the duly appointed, qualified and acting
Executor of the estate of Sadie Butts Smith-Vaniz, Deceased;
that affiant has made reasonably diligent efforts to identify
all persons having claims against the above styled and
numbered estate and has given notice by mail to persons so
identified, at their last known address informing them that a
failure to have their claim probated and registered by the
clerk of the court granting letters within the ninety (90)
days period provided by Miss. Code of 1972 Ann., § 91-7-145
will bar such claim. The persons so identified and their last
known addresses are:

None

WITNESS MY HAND this the 20 day of Mar,
2003.

FILED
THIS DATE

MAR 20 2003

MIKE CROOK
CHANCERY CLERK
By: Betty Lark D.C.

Sam Palmer Smith-Vaniz
Sam Palmer Smith-Vaniz, Executor of
the Estate of Sadie Butts Smith-Vaniz

SWORN TO AND SUBSCRIBED BEFORE ME, this the 20 day of
Mar, 2003.



NOTARY PUBLIC

MY COMMISSION EXPIRES:
My Commission Expires
(SEAL) January 18, 2007

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF SADIE BUTTS SMITH-VANIZ, DECEASED

FILED
THIS DATE

CIVIL ACTION, FILE NO. 2003-0214

MAR 20 2003

MIKE CHUON
CHANCERY CLERK

AFFIDAVIT OF SUBSCRIBING WITNESS

By: Don A. McGraw, Jr. DC

STATE OF MISSISSIPPI

COUNTY OF MADISON

THIS DAY PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction above mentioned, Don A. McGraw, Jr., one of the subscribing witnesses to a certain instrument in writing purporting to be the Last Will and Testament of Sadie Butts Smith-Vaniz, deceased, late of the County of Madison, Mississippi, who having been duly sworn makes oath that the said Sadie Butts Smith-Vaniz, signed, published and declared said instrument as her Last Will and Testament on the 19th day of July, 2000, the day and date of said instrument, in the presence of this affiant and Mary R. Rieder, the other subscribing witness to said instrument; that the testator was then of sound and disposing mind and memory and twenty-one (21) years and upward of age and that I, Don A. McGraw, Jr., the Affiant and Mary Rieder, subscribed and attested said instrument as witnesses to the signature of the

2003-0214

Last Will and Testament

FILED
THIS DATE

OF

MAR 2 0 2003

SADIE BUTTS SMITH-VANIZ

MIKE CHURCH
CHANCERY CLERK

By: Kim News DC

I, SADIE BUTTS SMITH-VANIZ, being over the age of eighteen (18) years and of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby expressly revoking all former wills and codicils made by me at any time heretofore.

I.

I hereby appoint SAM PALMER SMITH-VANIZ, as Executor of this my Last Will and Testament, and it is my desire that my Executor shall have full and complete power and authority to do and to perform any act deemed by him to be in the best interest of my estate. Should SAM PALMER SMITH-VANIZ be unwilling or unable to serve, I hereby appoint BRIDGET B. SMITH-VANIZ as Executrix. I hereby direct that no bond be required of the Executor or Executrix and I further waive the necessity of having a formal appraisal made of my estate and I further waive the necessity of an accounting.

II.

I hereby give, devise and bequeath all of my property whether it be real, personal or mixed, wheresoever situated or howsoever described unto SAM PALMER SMITH-VANIZ and BRIDGET B. SMITH-VANIZ, or the survivor of them, in equal shares to share and share alike. If both SAM PALMER SMITH-VANIZ and BRIDGET B. SMITH-VANIZ, predecease me, I give, devise and bequeath all the rest, residue and remainder of my property whether it be real, personal or mixed wheresoever situated or howsoever described unto LEA ANN SMITH-VANIZ and SANDRA SMITH-VANIZ, in equal shares to share and share alike.

IN WITNESS WHEREOF, I, SADIE BUTTS SMITH-VANIZ, have hereunto set my signature on, and published and declare this to be my Last Will and Testament on this the 19th

S. B. S. - V.

of July, 2000, in the presence of two witnesses who have each signed as witnesses at my request, in my presence and in the presence of each other.

Sadie Butts Smith-Vaniz
SADIE BUTTS SMITH-VANIZ

WITNESSES:

Mrs. McBrady
Mary R. Rieder

ATTESTATION CLAUSE

WE, each of the subscribing witnesses to the Last Will and Testament of SADIE BUTTS SMITH-VANIZ, do hereby certify that said instrument was signed in the presence of each of us, and that said SADIE BUTTS SMITH-VANIZ declared the same to be her Last Will and Testament in the presence of each of us, and that we signed as subscribing witnesses to the said Will at the request of SADIE BUTTS SMITH-VANIZ, in her presence and in the presence of each other.

WITNESS OUR SIGNATURES on this the 19th of July, 2000.

Mrs. McBrady
Mary R. Rieder
WITNESSES

Journal, a newspaper published in Ridgeland, Madison County, Mississippi, and copies of all letters providing actual notice to such persons are attached hereto.

Frances C. Reynolds

Frances C. Reynolds, Executrix
of the Estate of William C. Reynolds,
Deceased

STATE OF MISSISSIPPI

COUNTY OF RANKIN

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named FRANCES C. REYNOLDS, Executrix of the ESTATE OF WILLIAM C. REYNOLDS. DECEASED, who, being by me first duly sworn according to law, states on oath that the statements contained in the above and foregoing instrument are true and correct as therein stated and set forth

SWORN TO AND SUBSCRIBED BEFORE ME on this the 28th day of February, 2003

Sandra Gayle Adam
Notary Public

My Commission Expires:

Notary Public State of Mississippi At Large
My Commission Expires September 12, 2005
Bonded Thru Barksdale Bonding & Insurance, Inc.

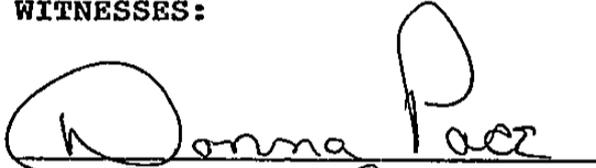
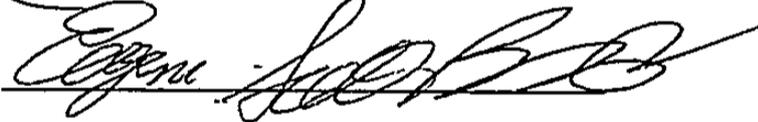
Harris H. Barnes, III (MSB 2018)
BARNES, BROOM, DALLAS AND McLEOD, PLLC
5 River Bend Place, Suite A
Flowood, Mississippi 39232-7618
Telephone: (601) 981-6336
ATTORNEY

real, personal or mixed, wherever situated, sometimes referred to as my residuary estate, to my four children, SUE ANNE McMURTREY, DOROTHY ROPP, RUSSELL REPMAN AND JOYCE ECKEL, share and share alike, per stirpes. Should any of my said children predecease me and die without issue, his or her share shall be divided among my surviving children in equal shares, per stirpes.

WITNESS MY SIGNATURE, this, the 1st day of October, 1992.


DOROTHY E. REPMAN

WITNESSES:

LAST WILL AND TESTAMENT
DOROTHY E. REPMAN
OCTOBER 1, 1992

ATTESTATION CLAUSE

STATE OF MISSISSIPPI
COUNTY OF HINDS

We each of the subscribing witnesses to the above and foregoing Last Will and Testament of DOROTHY E. REPMAN, do hereby certify that on the 1st day of October, 1992, the said DOROTHY E. REPMAN did freely and voluntarily make, publish and declare the above and foregoing instrument to be her Last Will and Testament in our presence and in the presence of each of us; that on said date the said DOROTHY E. REPMAN did freely and voluntarily sign and execute said instrument for the purpose therein recited in our presence and in the presence of each of us; and that we signed as subscribing witnesses thereunto on said date in the presence of and at the request of the said DOROTHY E. REPMAN and in the presence of each other.

This, the 1st day of October, 1992.


WITNESS


WITNESS

133-C E. Sykes Road
NUMBER AND STREET

133-C E. Sykes Road
NUMBER AND STREET

JACKSON, MISSISSIPPI 39212
CITY AND STATE

JACKSON, MISSISSIPPI 39212
CITY AND STATE

LAST WILL AND TESTAMENT
DOROTHY E. REPMAN
OCTOBER 1, 1992

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN RE: WILL AND ESTATE OF
DOROTHY E. REPMAN

NO. 2003-018

AFFIDAVIT OF EXECUTRIX
REGARDING NOTICE TO CREDITORS OF ESTATE

As required by Section 91-7-145 of the Mississippi Code of 1972, as amended, the undersigned states that she has made reasonably diligent efforts to identify persons having claims against the estate and that the undersigned has mailed a notice to the persons so identified, at their last known address, informing them that a failure to have their claim probated and registered by the Clerk of this Court within ninety (90) days after the first publication of the Notice to Creditors will bar such claim as provided in Section 91-7-151 of the Mississippi Code of 1972 (as amended).

Sue Anne McMurtrey
SUE ANNE McMURTREY, EXECUTRIX
OF THE ESTATE OF DOROTHY E. REPMAN,
DECEASED

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SUE ANNE McMURTREY, who being by me duly sworn, stated on oath that she is Executrix of the Estate of Dorothy E. Repman, Deceased, and that the matters and things contained in the foregoing Affidavit are true and correct as therein stated.

Sue Anne McMurtrey
SUE ANNE McMURTREY

SWORN TO AND SUBSCRIBED before me, this the 21st day of March, 2003.

Pam Clark
Notary Public

My commission expires:
1-5-06

wmnp/repman aff



FILED
THIS DATE

MAR 21 2003

MIKE CHUOK
CHANCERY CLERK
By: Mike Chuok DC

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN RE: WILL AND ESTATE OF
DOROTHY E. REPMAN

NO 2003-0218

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF MADISON

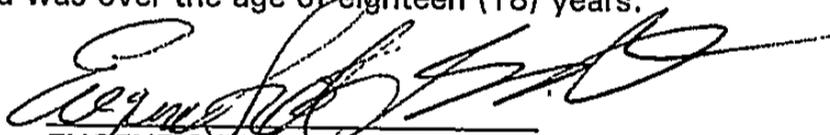
Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, EUGENE SEXTON BERRY, JR., who being by me first duly sworn, on oath stated:

That he is an adult resident citizen of Ridgeland, Mississippi, and that he knew Dorothy E. Repman, Deceased, who departed this life on March 9, 2003; and

That the attached document entitled "Last Will and Testament of Dorothy E. Repman" dated October 1, 1992, was exhibited by the said Dorothy E. Repman to affiant and Donna Pace as her Last Will and Testament and was signed by her on the 1st day of October, 1992, in the presence of affiant and Donna Pace, declaring the same to be her Last Will and Testament, and at her request and in her presence and in the presence of each other, the affiant and Donna Pace signed the same as witnesses; and

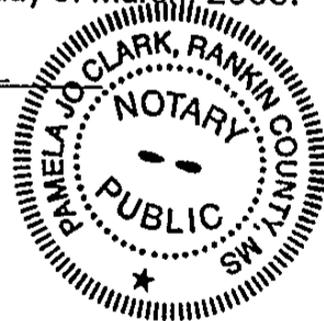
That the signature of the said Dorothy E. Repman is her genuine signature and the signatures of the affiant and Donna Pace are their genuine signatures; and

That the said Dorothy E. Repman was on the 1st day of October, 1992, of sound and disposing mind and memory and was over the age of eighteen (18) years.


EUGENE SEXTON BERRY, JR.

SWORN TO AND SUBSCRIBED before me, this the 18th day of March, 2003.


Notary Public



My commission expires:

1-5-06

wmnp/repman aff sw

FILED
THIS DATE

MAR 21 2003

MIKE CHUOK
CHANCERY CLERK
By:  DC

2003-0168

FILED
THIS DATE

D 35 E 654

MAR 21 2003

LAST WILL AND TESTAMENT

MIKE CROOK
CHANCERY CLERK

By: *[Signature]* DC.

I, VIRGINIA K. BALTZ, residing at Flatbush Avenue, Town of Ulster, County of Ulster and State of New York, being of sound and disposing mind and memory, do hereby make, publish and declare this to be my LAST WILL AND TESTAMENT, hereby revoking any and all former wills made by me at any time heretofore:

FIRST: It is my WILL and I direct that all my just debts and funeral expenses be paid as soon after my death as may be practicable.

SECOND: All the rest, residue and remainder of my estate, both real and personal, of whatsoever kind and nature, and wheresoever situate, of which I may die seized and possessed, I hereby give, devise and bequeath unto my husband, HAROLD H. BALTZ, to be his, absolutely and forever.

THIRD: In the event that my said husband, HAROLD H. BALTZ, should predecease me, or in the event we should both die as the result of a common accident or disaster, then, and in either such event, I hereby give, devise and bequeath all the rest, residue and remainder of my estate, both real and personal, of whatsoever kind and nature, and wheresoever situate, of which I may die seized and possessed, to my children, equally, share and share alike, per stirpes.

FINALLY, I hereby nominate, constitute and appoint my husband, HAROLD H. BALTZ, to act as Executor of this, my LAST WILL AND TESTAMENT, and it is my request that the said Executor as aforesaid shall not be required to file a bond for the faithful performance of his duties as such. In the event that my said husband, HAROLD H. BALTZ, should predecease me, or in the event we should both die as the result of a common

JOHN
ONDER
AND BELL
ATTORNEYS AT LAW
WALL STREET
BRONX, NEW YORK

accident or disaster, then, in either such event, I hereby nominate, constitute and appoint ROBERT E. BALTZ to act as Executor of this, my LAST WILL AND TESTAMENT, and it is my request that the said Executor as aforesaid shall not be required to file a bond for the faithful performance of his duties as such.

In addition, I hereby nominate, constitute and appoint my husband, HAROLD H. BALTZ, Testamentary Guardian of my infant children. In the event that my said husband, HAROLD H. BALTZ, should predecease me, or in the event we should both die as the result of a common accident or disaster, then, in either such event, I hereby nominate, constitute and appoint ROBERT E. BALTZ Testamentary Guardian of my infant children.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
this *2nd* day of December, 1966.

Virginia K. Baltz L.S.

B 35 P 656

The foregoing Instrument was subscribed, sealed, published and declared by VIRGINIA K. BALTZ as and for her LAST WILL AND TESTAMENT, in our presence, and in the presence of each of us, and we, at the same time, at her request, in her presence and in the presence of each other, have hereunto subscribed our names and residences as attesting witnesses this 2nd day of December, 1966.

Veronica E. Donnelly residing at Pt 1, Highland, N.Y.

Anita M. Lauer residing at 73 Crown St., Kingston, N.Y.

CODICIL TO THE WILL
OF
VIRGINIA K. BALTZ

B 35 P 657

I, Virginia K. Baltz, residing at Bostock Road, Boiceville, New York do make, publish and declare this as a Codicil to my Last Will and Testament dated December 2, 1966.

First: I hereby revoke the fifth paragraph of my Last Will and Testament by which I appointed Executor of my Estate and in place of said paragraph so revoked I hereby substitute a new paragraph to read as follows:

Finally, I hereby nominate, constitute and appoint my husband, Harold H. Baltz, to act as Executor of this, my last Will and Testament. In the event that my husband, Harold H. Baltz, predeceases me or fails to qualify or having qualified, shall die, resign, or cease to act for any reason, I nominate, constitute and appoint my sons Robert E. Baltz of Maryland, John H. Baltz of New York and Richard J. Baltz of New York Executors of my Last Will and Testament. In the event that any one or two of my three sons above named should predecease me, or fail to qualify or having qualified, shall die, resign, or cease to act for any reason, I hereby constitute, nominate and appoint my remaining above named son or sons as Executors of my Last Will and Testament. No Executor of my Last Will and Testament shall be required to give a bond or other security for the performance of his or their duties in any jurisdiction.

Second: Except as altered, amended and modified by this Codicil, I ratify, confirm and republish my said Last Will and Testament, hereby declaring that my said Last Will and Testament and this Codicil thereto are my Last Will and Testament.

In witness whereof, I have subscribed my name to this Codicil to my Last Will and Testament, this 22 day of July, 1967

Virginia K. Baltz

Subscribed, published and declared by the above named testatrix, Virginia K. Baltz, to be her Codicil to her Last Will and Testament, dated December 2, 1966, in the presence of each of us, all present at the same time, who at her request and in her presence and in the presence of each other, have subscribed our names as attesting witnesses the day and year in said Codicil last above written.

Sarah Pine residing at 56 Dunnevan Ave. Kingston N.Y.

William T Pine residing at 56 Dunnevan Ave., Kingston, N.Y.

Harold Pine residing at 56 Dunnevan Ave. Kingston N.Y.

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
VIRGINIA K. BALTZ, DECEASED

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF NEW YORK
COUNTY OF DUTCHESS

Personally appeared before me, the undersigned authority in and for the jurisdiction
VERONICA E. FRIJA, ~~FORMERLY KNOWN AS VERONICA E. DONNELLY~~ ^{net}
aforesaid, ~~VERONICA E. FRIJA~~, who, being by me first duly sworn, deposes and states on oath that she
is one of the subscribing witnesses to that certain instrument of writing purporting to be the Last
Will and Testament of Virginia K. Baltz; that the said Virginia K. Baltz signed, published and
declared said instrument to be her Last Will and Testament on the 2nd day of December, 1966, in
the presence of this affiant and Anita M. Sauer, the other subscribing witness to said instrument;
and that said testator was then of sound and disposing mind and memory and over the age of
eighteen (18) years; that this affiant and Anita M. Sauer subscribed and attested said instrument
as witnesses to the signature and publication thereof by Virginia K. Baltz, at the special instance
and request and in the presence of said testator and each other.

Veronica E. Frija
Veronica ~~Frija~~ E. FRIJA, ^{net}
FORMERLY KNOWN AS VERONICA E. DONNELLY

SWORN TO AND SUBSCRIBED BEFORE ME, this the 7th day of February, 2003.

Kathleen E. Mahodil
NOTARY PUBLIC

KATHLEEN E. MAHODIL
Notary Public, State of New York
(SEAL) Qualified In Dutchess County
Commission Expires July 11, 2007

My commission expires: July 11, 2007

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF VIRGINIA K. BALTZ, DECEASED

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF New York
COUNTY OF Ulster

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Harold Pine, who, being by me first duly sworn, deposes and states on oath that he is one of the subscribing witnesses to that certain instrument of writing purporting to be the Codicil to the Will of Virginia K. Baltz; that the said Virginia K. Baltz signed, published and declared said instrument to be her Codicil to the Will on the 22nd day of June, 1982, in the presence of this affiant, Sarah Pine and William F. Pine, the other subscribing witnesses to said instrument, and that said testator was then of sound and disposing mind and memory and over the age of eighteen (18) years; that this affiant, Sarah Pine and William F. Pine, subscribed and attested said instrument as witnesses to the signature and publication thereof by Virginia K. Baltz, at the special instance and request and in the presence of said testator and each other.

Harold Pine
Harold Pine

SWORN TO AND SUBSCRIBED BEFORE ME, this the 26th day of February, 2003.

MARGARET R. LIVERMORE
Notary Public, State of New York
No. 0116041471
Appointed in Ulster County
My Commission expires: May 8, 2006

Margaret R. Livermore
NOTARY PUBLIC

My commission expires: 5/8/06

(SEAL)

FILED
THIS DATE

MAR 21 2003

MIKE CHOUK
CHANCERY CLERK
By: Mike Chouk D.C.

THE LAST WILL AND TESTAMENT
OF
STAN PAUL GEORGEN

WHEREAS, I, Stan Paul Georgen, being an adult resident citizen of Madison County, Mississippi, and being of sound and disposing mind and of testamentary capacity, and not contemplating suicide, and being a single man, do hereby make and publish and declare this to be my Last Will and Testament, hereby revoking any and all wills and Codicils which may have heretofore been made by me.

I.

I hereby direct that all my just debts for which timely and proper claims are filed against my Estate, including the expense of my last illness and funeral and a grave marker, be paid by my Executor as soon after my death as is convenient, provided however, that this direction shall not authorize the payment of any debts or obligations prior to their maturity in due course nor does this direction authorize the payment of any debt or obligation which has been barred by the Statute of Limitations or discharged in bankruptcy proceedings.

II.

I hereby appoint my son, Paul Michael Georgen, as Executor of my Estate. I direct that no bonds, nor accountings shall be required of any Executor named herein in any proceedings connected with my Estate or the probate thereof. In the event my son, Paul Michael Georgen is unwilling or unable to serve as Executor of my Estate, I nominate and appoint my son, Stanford Paul Georgen, as substitute Executor of my Estate.

I hereby waive any requirement for inventory and appraisal of my Estate.

III.

I hereby devise and bequeath unto my son, Paul Michael Georgen

my residence at 223 Traceland Drive, Madison, Mississippi in Madison County, Mississippi.

I hereby devise and bequeath unto my four children, Paul Michael Georgen, Constance Lee Teasley, Rhonda Gail Hannah and Stanford Paul Georgen, all rest, residue and remainder of my estate whether real, personal or mixed property and wherever situated, share and share alike.

IV.

I direct that all estate inheritance, legacies, successions, or other death taxes of any nature which may be assessed, or levied by the United States of America or the State of my domicile or by any other jurisdiction, upon or with respect to property passing by the provisions of this Will, upon or with respect to property not under the provisions of this Will but upon which property such taxes are assessed or imposed, including all such taxes imposed upon the proceeds of any and all policies of insurance upon my life paid out of my residuaries, unless my residual Estate is insufficient to pay those taxes in full, no claim shall be made by my Executor for contribution toward the payment of such taxes against any beneficiary under this Will, other than residual beneficiaries, or against any person who by reason of death receives property outside this Will or any person who receives the proceeds of life insurance contracts.

IN WITNESS WHEREOF, I SIGN, SEAL AND DELIVER THIS MY LAST WILL AND TESTAMENT BEFORE THE WITNESSES HERE AT MY REQUEST THIS THE 24th DAY OF August, 2001.


T E S T A T O R

WITNESSES:

Gina Bayne
Neal Cunningham

ATTESTATION CLAUSE

We, each of the subscribing witnesses to the Last Will and Testament of Stan Paul Georgen, do hereby certify that said instrument was signed by the said Stan Paul Georgen, in our presence and in the presence of each of us and that Stan Paul Georgen declared the same to be his Last Will and Testament in the presence of each of us and that we each signed as subscribing witnesses to said Last Will and Testament at the request of Stan Paul Georgen in his presence and in the presence of each other.

WITNESSES:

Gina Bayne

NAME

Neal Cunningham

NAME

PO Box 629

ADDRESS

208 Hwy. 49 N.

ADDRESS

Flora MS 39071

Fackson, MS 39209

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the undersigned Affiant, Hazel Cunningham, who being by me first duly sworn, states on oath as follows:

That Affiant is one (1) of the subscribing witnesses to the Last Will and Testament of Stan Paul Georgen, testator, dated August 24, 2001; that said instrument was executed by testator on such date in the presence of the affiant and the other subscribing witness; that the affiant and the other subscribing witness signed their names as witnesses at the instance and request of testator in his presence and in the presence of each other; and that at the time of the execution of said Last Will and Testament, said testator was of sound and disposing mind and memory and above the age of eighteen (18) years.

Hazel Cunningham
AFFIANT

SWORN TO AND SUBSCRIBED before me, this the 13th day of February, 2003.

Suzanne Cox Phillips
NOTARY PUBLIC

My Commission Expires:

6/4/2006

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the undersigned Affiant, Gina Bozeman, who being by me first duly sworn, states on oath as follows:

That Affiant is one (1) of the subscribing witnesses to the Last Will and Testament of Stan Paul Georgen, testator, dated August 24, 2001; that said instrument was executed by testator on such date in the presence of the affiant and the other subscribing witness; that the affiant and the other subscribing witness signed their names as witnesses at the instance and request of testator in his presence and in the presence of each other; and that at the time of the execution of said Last Will and Testament, said testator was of sound and disposing mind and memory and above the age of eighteen (18) years.

Gina Bozeman

AFFIANT

SWORN TO AND SUBSCRIBED before me, this the 13th day of February, 2003.

Susan Cox Phillips

NOTARY PUBLIC

My Commission Expires:
6/4/2006

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF
THE LAST WILL AND TESTAMENT OF
STAN PAUL GEORGEN, DECEASED

PROBATE NO. 5003-0220

AFFIDAVIT

FILED
THIS DATE

MAR 21 2003

MIKE J. HOOK
CHANCERY CLERK
By: [Signature] DC

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me the undersigned authority in and for the state and county aforesaid the within named Paul Michael Georgen ("Affiant") who, being by me first duly sworn on oath, stated:

Affiant is the duly appointed, qualified and acting executor of the estate of Stan Paul Georgen, Deceased, and affiant has made reasonably diligent efforts to identify all persons having claims against the above styled and numbered estate in order to give notice by mail to persons so identified, at their last known address, informing them that a failure to have their claim probated and registered by the clerk of the court granting letters testamentary within the ninety (90) day period provided by Mississippi Code Annotated, Section 91-7-151 (1972) will bar such claim. After such reasonably diligent efforts, Affiant has been able to identify the following persons believed by Affiant to have claims against the estate: see attached Exhibit

WITNESS MY HAND this the 6 day of March, 2003

[Signature]
PAUL MICHAEL GEORGEN

SWORN TO AND SUBSCRIBED before me this the 16th day of March,
2003.

Diana Navas
NOTARY PUBLIC

My Commission Expires:

March 7, 2004

RICHARD A COURTNEY, MSB #7722
FRASCOGNA COURTNEY, PLLC
6360 I-55 North, Suite 150
Jackson, Mississippi 39211
Telephone: (601) 987-3000

CREDITORS FOR STAN PAUL GEORGEN

First USA Bank, NA
Post Office Box 94014
Palatine, Illinois 60094-4014

Cellular South
Post Office Box 519
Meadville, Mississippi 39653-0519

BP
Processing Center
Des Moines, Iowa 50360-6600

Neurological Surgery PLLC
Post Office Box 24023
Jackson, Mississippi 39225

Time Warner Jackson/Monroe
Post Office Box 580410
Charlotte, NC 28258-0410

EXHIBIT

willing or is unable to serve as Executor, I nominate and appoint Charles H. Williams, Jr. as his successor. I waive the necessity of my Executor or any successor posting bond to serve as Executor and to the fullest extent possible under law, I waive the necessity of a formal appraisal, inventory, or accounting to any court. I expressly confer upon my Executor or any successor all powers set forth in Mississippi Code Ann. §§ 91-9-101 through 91-9-109 (1972), as amended, and any other powers that may be granted by law, all to be exercised without court order.

IN WITNESS WHEREOF, I have hereunto subscribed my name this the 7th day of February, 1992.

Theo S. Vaughney
THEO S. VAUGHEY

This instrument was, on the date shown above, signed, published, and declared by THEO S. VAUGHEY to be her Last Will and Testament in our presence, and we, at her request, have subscribed our names hereto as witnesses in her presence and in the presence of each other.

Virginia Owens
Address: 1400 Troutmark
Jackson, Ms

Thomas S Adams
Address: 1400 Troutmark
Jackson, Miss.

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN RE: IN THE MATTER OF
THE WILL AND ESTATE OF
THEO S. VAUGHEY, DECEASED

NO. 2003-0204

AFFIDAVIT OF SUBSCRIBING WITNESS TO THE
LAST WILL AND TESTAMENT OF THEO S. VAUGHEY

**FILED
THIS DATE**

MAR 21 2003

**MIKE CROOK
CHANCERY CLERK**

STATE OF MISSISSIPPI
COUNTY OF HINDS

By: [Signature] D.C.

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, Holmes S. Adams, a subscribing witness to the Last Will and Testament of Theo S. Vaughey, who, after having been by me first duly sworn, did state upon his oath the following facts and matters:

That he is a subscribing witness to the Last Will and Testament of Theo S. Vaughey, executed by Theo S. Vaughey on the 7th day of February, 1992, in her presence and in the presence of the other subscribing witness, Virginia Owens. Affiant and the other subscribing witness subscribed their names under said Last Will and Testament in the testatrix's presence and in the presence of each other. At the time of the execution of her Last Will and Testament, Theo S. Vaughey was over the age of eighteen years, was of sound and disposing mind and memory, competent in all respects, and that she requested the Affiant and the other subscribing witness to witness the execution of her Last Will and Testament, which Affiant and the other subscribing witness did in fact witness in accordance with law.

And further Affiant sayeth not.

[Signature]
Holmes S. Adams

SWORN TO AND SUBSCRIBED BEFORE ME, this 7th day of March, 2003.

NOTARY PUBLIC
STATE OF MISSISSIPPI
MADISON COUNTY
Notary Public State of Mississippi
My Commission Expires June 10, 2006
BONDED THROUGH HEIDEN, BROOKS & GARLAND, INC.
[Signature]

LAST WILL AND TESTAMENT
OF
SUZANNE MCLAMB MCCOY

FILED
THIS DATE
MAR 21 2003
MIKE CROOK
CHANCERY CLERK
By: [Signature] D.C.

I, SUZANNE MCLAMB MCCOY, an adult resident citizen of Madison County, Mississippi, being above the age of eighteen years and of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any previous Wills and/or Codicils heretofore made by me.

ITEM I.

I hereby appoint, nominate and constitute my husband, WILEY ROY MCCOY, III, as Executor of this my Last Will and Testament and if he be unable or unwilling to so serve, then PERRY MCGAUGH, Executor; and in any event I waive all bond, inventory, appraisal and accounting, insofar as I am legally entitled to waive same.

ITEM II.

I hereby direct my Executor to pay my funeral expenses and all of my just debts which may be probated, registered and allowed against my estate as soon as may be conveniently done.

ITEM III.

As stated, my husband is WILEY ROY MCCOY, III, and all references in this Will to "my husband" or "said husband" shall be deemed to refer to him. At the present time, I have one child, WILEY ROY MCCOY, IV. All references in this Will to "my child" or "said child" shall be deemed to refer to the above mentioned child and any other children born (or adopted) of my marriage with my said husband.

SMM [Signature]

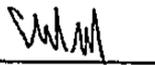
ITEM IV.

I give, devise and bequeath all of my property, of whatsoever kind or character, and wheresoever situated to my husband, WILEY ROY MCCOY, III.

ITEM V.

In the event my said husband, WILEY ROY MCCOY, III, does not survive me, then I give, devise and bequeath all of my property, of whatsoever kind or character and wheresoever situated, to my said child (and any other children I may have, share and share alike, per -stirpes), provided that the share going to any child who is less than forty years of age shall be put in trust with PERRY MCGAUGH, as Trustee for such child, until such child becomes forty years of age, with the full authority in said Trustee to expend from income or corpus such sums as said Trustee, in his sole discretion, deems to be in the best interest of said child or children from time to time, and I waive all bond, inventory, appraisal and accounting by said Trustee and vest full and complete discretion and authority in said Trustee to administer, manage, sell, invest, re-invest, mortgage, encumber, expend income or corpus, all as said Trustee deems to be in the best interest of the beneficiary of said trust, and provided that when a child attains the age of twenty-one (21) years, (or if a child has already attained the age of twenty-one (21) years when this trust comes into existence) the Trustee shall pay over, deliver, assign, transfer and convey to such child one-third (1/3) of the trust estate for that child, and as and when such child becomes thirty (30) years of age, the Trustee shall pay over, deliver, assign, transfer and convey to such child one-half (1/2) of that child's remaining total trust estate as of that date (if such child has already attained the age of thirty (30) when this trust comes into existence, the Trustee shall pay over two-thirds (2/3) of the Trust Estate to such child

SMM



upon creation of the trust) and as and when each child becomes forty (40) years of age, the Trustee shall pay over, deliver, assign, transfer and convey to such child the remainder of that child's trust estate, and any undistributed income, and that trust shall thereby be terminated. Provided, however, if said child shall predecease his fortieth birthday, any remaining proceeds from said trust shall vest in such beneficiary's heirs at law at that time with the right in the Trustee to manage the assets under the terms of this trust until any such heirs at law thereunder become twenty-one (21) years of age.

In addition to the powers, rights and privileges set out in the Mississippi Uniform Trustees' Powers Law with regard to the administration of this trust, the Trustee shall have all other powers, rights and privileges available under Mississippi law.

Neither the principal nor the income of any Trust fund, which may be established hereunder, nor any part of same, shall be liable for the debts of any beneficiary thereof, nor shall the same be subject to seizure by any creditor or any beneficiary thereof, and they shall not have any power to sell, assign, transfer, convey, encumber, or in any manner to anticipate or dispose of their interests in the Trust fund, or any part of same.

Any trust which may be established under this Will shall be a private trust, and the Trustee shall not be required to obtain the order or approval of any court for the exercise of any power or discretion herein given. The Trustee shall not be required to return to any court any periodic formal accounting of its administration of the trust, but said Trustee, after a beneficiary hereunder reaches the age of eighteen (18), shall render annual account to such beneficiary. No person paying money or delivering property to the Trustee shall be required to see to its application. Bond shall not be required of the Trustee.

SMM



B 35 P 674
In the event PERRY MCGAUGH shall be unable to serve as Trustee, then ROBERT MCLAMB shall serve under the same terms.

ITEM VI.

In the event my said husband shall not survive me, then I appoint, nominate and constitute said ROBERT MCLAMB, as the guardian of the person of any minor child which may survive me. If said ROBERT MCLAMB cannot serve as guardian, then TOM and JILL WOOD shall serve as Co-Guardians of the person. PERRY MCGAUGH shall serve as guardian of the estate, or if he is unable or unwilling to serve, then ROBERT MCLAMB shall serve as guardian of the estate. In any event, I waive all bond, accounting, inventory and appraisal to any court by any said guardian.

ITEM VII.

In the event that both my said husband and I should die in a common accident, or under such circumstances that it cannot be determined which of us is the survivor, I hereby declare that I shall be deemed to have survived him, and this Will and all of its provisions shall be construed upon that assumption.

IN WITNESS WHEREOF, I have hereunto subscribed my name to this my Last Will and Testament on this the 31st day of January, 2003.

Suzanne M Mccoey
SUZANNE MCLAMB MCCOY

This instrument was, on the day and year shown above, signed, published and declared by SUZANNE MCLAMB MCCOY, to be her Last Will and Testament in our presence and we, at her

SMM SMM

request, have subscribed our names hereto as witnesses in her presence, and in the presence of each other.

WITNESS: Alonso M. Melan

Address: P.O. Box 1247
Madison, MS 39130

WITNESS: Jaymie Marie

Address: 250 Cedar Ridge Dr.
Madison, MS 39110

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
SUZANNE MCLAMB MCCOY

CIVIL ACTION NO. 2003-0206

AFFIDAVIT

STATE OF MISSISSIPPI

COUNTY OF MADISON

PERSONALLY appeared before me, the undersigned authority in and for the state and county aforesaid, the within named WILEY ROY MCCOY, III, who being by me first duly sworn on oath stated:

That affiant is the duly appointed, qualified and acting Executor of the Estate of SUZANNE MCLAMB MCCOY, deceased; that affiant has made reasonably diligent efforts to identify all persons having claims against the above styled and numbered estate and has given notice by mail to persons so identified at their last known address informing them that a failure to have their claim probated and registered by the Clerk of the Court granting letters within the ninety (90) day period provided by Mississippi Code of 1972 Ann., Section 91-7-145 will bar such claim. The persons so identified and their last known addresses are:

None.

1

FILED
THIS DATE

MAR 21 2003

MIKE CROOK
CHANCERY CLERK

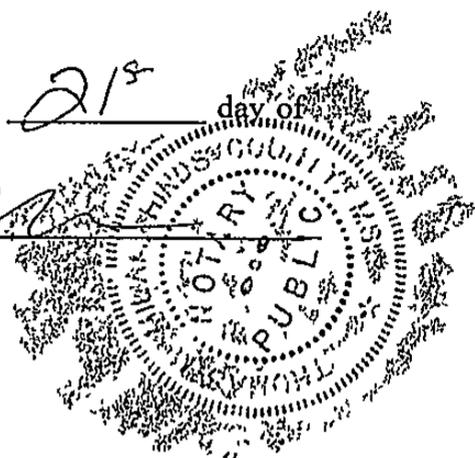
By: *S. Jones* D.C.

WITNESS MY HAND as of the 21st day of March, 2003. B 35 P 677

Wiley R McCoy III
WILEY ROY MCCOY, III, Executor

SWORN TO, subscribed and signature acknowledged, as of the 21st day of March, 2003.

[Signature]
NOTARY PUBLIC



My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 15, 2006
BONDED THRU STEGALL NOTARY SERVICE

OF COUNSEL:

Thomas M. Milam
Post Office Box 1247
Madison, Mississippi 39130-1247
Telephone No.: (601) 853-1268
Mississippi Bar No. 3264

B 35 P 678

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF
SUZANNE MCLAMB MCCOY, DECEASED

CIVIL ACTION NO. 2003-0206

AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF MADISON

This date personally appeared before me, the undersigned authority at law in and for the state and county aforesaid, the within named JAYNIE E. MAXEY, 250 Cedar Ridge Dr., Madison, MS 39110, who being by me first duly sworn according to law, says on oath:

(1) That this affiant is one of the subscribing witnesses to an instrument of writing purporting to be the Last Will and Testament of Suzanne McLamb McCoy, deceased, who was personally known to the affiant, and whose signature is affixed to the Last Will and Testament, dated the 31st day of January, 2003, a true and correct copy of which is attached hereto as an Exhibit.

(2) That on the 31st day of January, 2003, said Suzanne McLamb McCoy signed, published and declared the instrument of writing as her Last Will and Testament, in the presence of this affiant and in the presence of Thomas M. Milam, the other subscribing witness to the instrument.

(3) That SUZANNE MCLAMB MCCOY was then and there of sound and disposing mind and memory, and well above the age of twenty-one (21) years.

FILED
THIS DATE

MAR 21 2003

MIKE CROOK
CHANCERY CLERK

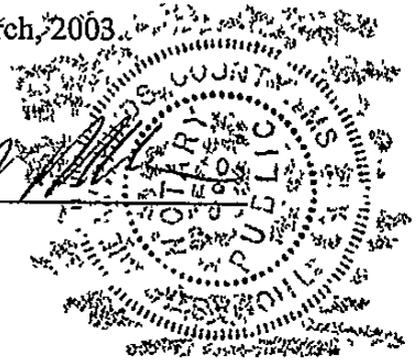
By: *[Signature]* D.C.

(4) That this affiant, together with the other said witness subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance and request, and in the presence of said Suzanne McLamb McCoy, and in the presence of each other.

Jaynie E. Maxey
JAYNIE E. MAXEY

SWORN TO AND SUBSCRIBED before me, as of the 13th day of March, 2003.

Thomas M. Milam
Notary Public



My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 15, 2006
BONDED THRU STEGALL NOTARY SERVICE

OF COUNSEL:

Thomas M. Milam, Esq.
Post Office Box 1247
Madison, Mississippi 39130-1247
Telephone No. (601) 853-1268
Mississippi Bar No. 3264

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN RE: IN THE MATTER OF THE
WILL AND ESTATE OF
THEO S. VAUGHEY, DECEASED

NO 2003-0204

AFFIDAVIT OF EXECUTOR

I, Cecil Edward Inman, III, do hereby state that pursuant to Miss. Code Ann. § 91-7-145, I have made reasonably diligent efforts to identify persons having claims against the estate, and I have determined that there are no persons who have claims against the estate of Theo S. Vaughey, also known as Theo Kathryn Stovall Inmann Vaughey, deceased.

Cecil Edward Inman III

Cecil Edward Inman, III,
Executor of the Estate of Theo S. Vaughey

STATE OF MISSISSIPPI
COUNTY OF HINDS

SWORN TO AND SUBSCRIBED BEFORE ME, this the 21st day of March, 2003.

Robert Quint McMillan
Notary Public
My Commission Expires June 10, 2006
Notary Public State of Mississippi
My Commission Expires
June 10, 2006
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC.

FILED
THIS DATE
MAR 24 2003
MIKE CROOK
CHANCERY CLERK
By: *Lakisha Copps D.C.*

Last Will and Testament 2003-0216

FILED
THIS DATE

OF

MAR 26 2003

MARY CATHERINE LYNN

By: MIKE CHUCK
CHANCERY CLERK
[Signature] DC

I, MARY CATHERINE LYNN, a resident of Jackson, Hinds County, Mississippi, being over the age of eighteen (18) years, do make, publish and declare this my Last Will and Testament, and by this act do hereby revoke any and all other Wills or Codicils to Wills heretofore made by me.

I. PAYMENT OF DEBTS

I direct that all of my just debts which may be probated, registered and allowed, the funeral expenses, and the expenses of my last illness, first be paid from the properties of my estate. This clause of my Will shall not be construed to create a trust for the benefit of my creditors.

II. DISPOSITION OF REMAINDER

After payment of any sums in Paragraph I above, I give, devise, and bequeath all of the remainder of my estate, whether real, personal or mixed property, whether held in possession or in expectancy, and wheresoever held, to my children, JULIA C. PARKER and NANCY L. WINDHAM, in equal shares, to be divided among them share and share alike. In the event any of my said children shall predecease me, I give, devise and bequeath such deceased child's share as follows:

JULIA C. PARKER's share to her husband, GUY PARKER, JR. In the event JULIA C. PARKER and GUY PARKER, JR. die under such circumstances that there is not sufficient evidence to determine the order of their deaths, then their share shall be divided among the then living children of JULIA C. PARKER and GUY PARKER, JR., share and share alike;

NANCY L. WINDHAM's share to her surviving issue, share and share alike

III. APPOINTMENT OF CO-EXECUTRIXES

I name, nominate and appoint my children, JULIA C. PARKER and NANCY L.

Mary Catherine Lynn
MARY CATHERINE LYNN

WINDHAM, as Co-Executrixes of this, my Last Will and Testament. In the event either of the Co-Executrixes are unwilling or unable to serve as a Co-Executrix, or fails or ceases to act as a Co-Executrix for any reason, or resigns as a Co-Executrix, or if either Co-Executrix shall predecease me, then in the event of the incapacity, resignation or death of JULIA C.

PARKER, GUY M. PARKER, III shall serve as Co-Executor, and in the event of the incapacity, resignation or death of NANCY L. WINDHAM, JOHN CLARK ROBINSON shall serve as Co-Executor. In the event both Co-Executrixes shall predecease me, I appoint Trustmark National Bank as my Executor, and GUY M. PARKER, III and JOHN CLARK ROBINSON shall not serve as Co-Executors

Where permitted by law, I direct that the Co-Executrixes or the successor Executor shall be permitted to serve in this capacity without the requirements of bond, inventory, appraisal, or accounting for the properties of my estate.

IV. DEFINITION

The term "issue" as used in this Will shall include any issue born of the marriage of the parents or lawfully adopted.

IN WITNESS WHEREOF, I have affixed my signature to this, my Last Will and Testament in the presence of Marilyn B. Bibb and John D. Thomas, Jr. whom I have asked to act as subscribing witnesses hereto on this 28th day of November, 1994.

Mary Catherine Lynn
MARY CATHERINE LYNN

SUBSCRIBING WITNESSES:

Marilyn B. Bibb
John D. THOMAS, Jr.

2144 Lakeshore Dr. #11-D Ridgeland, MS
206 WOODGREEN COURT
Ridgeland, Miss 39157

We, each of the subscribing witnesses to the Last Will and Testament of MARY CATHERINE LYNN, do hereby certify that the said MARY CATHERINE LYNN, declared the same to be her Last Will and Testament, that she signed this instrument in the presence of each of us, and that each of us signed it in her presence and in the presence of each other.

We further certify that on this occasion the said MARY CATHERINE LYNN, was of sound and disposing mind and memory.

WITNESS OUR SIGNATURES this 28th day of November, 1994.

Marilyn L. Bibb
John D. Thomas, Jr

2003-0237

LAST WILL AND TESTAMENT
OF
MARTHA B. RADER

I, Martha B. Rader, a resident of the First Judicial District of Hinds County, Mississippi, of legal age and of sound and disposing mind and memory, do hereby make, declare and publish this to be my Last Will and Testament, hereby revoking all other Wills, Testaments and Codicils heretofore made, intending hereby to dispose of all my worldly goods.

I.

I wish all my just debts, duly probated according to law, and all my funeral expenses, to be paid as soon after my death as may be reasonably convenient, including a suitable marker which I desire to be placed at my grave on the lot now owned by W. R. Rader and Martha B. Rader, in Lakewood Memorial Park at Jackson, Hinds County, Mississippi, said marker to be selected by Mr. M. J. Bryant; or, if M. J. Bryant predeceases me, then by C. N. Causey. Said marker is to be similar to the

WITNESSES:

James Green
James Earnest

Martha B. Rader
MARTHA B. RADER

one placed at the grave of my late father, J. W. Bryant, Sr., whose lot adjoins ours in Lakewood Memorial park. I hereby authorize and empower my Executor in case of any claim made against my Estate, to settle the same in his absolute discretion.

II.

I hereby nominate, constitute and appoint my beloved brother, M. J. Bryant, as the Executor of this my Last Will and Testament, and I direct that he shall serve without the necessity of giving bond or accounting to any Court. In the event that he should predecease me or be unable or unwilling to serve or resigns, then I appoint C. N. Causey, my brother-in-law as the alternate Executor of this my Last Will and Testament, also to serve without bond or accounting. I refer herein to both of my said Executors sometimes herein as "my Executor". I hereby waive inventory and appraisal of my Estate and every other formality except the probate of my Will.

III.

I hereby give to both of my aforesaid Executors all the powers over all real and personal property owned by me at my death, and/or owned by my Executors as part of my Estate, which I have as owner in fee simple, including, but not limited to, the power to sell and convey the same at private or public sale, on such terms as my Executor deems proper in his absolute discretion, without the joinder of my heirs and

WITNESSES:

James C. ...
James W. ...

Martha B. Rader
MARTHA B. RADER

without the approval of any Court. Neither of my Executors shall be liable for mistakes or for anything except actual fraud from which such Executor has personally made a profit.

IV.

Should any of my heirs under this Will predecease me, or if we should die in a common disaster so that it cannot be determined which of us survived, then in that event, it shall be presumed that I survived and I do hereby give, devise and bequeath my said Estate as follows:

(1) I give and devise all of my tangible personal property to my Executor with the exception of room air conditioners, draperies, carpets and rugs in the home occupied by me. I have left my Executor a list showing my desires in regard to my tangible personal property; however, this is not binding on him and I make this bequest outright to him, having complete confidence in him.

(2) All items of tangible personal property that my Executor elects not to take, he being aware of my desires in this regard, is to be distributed equally among the following persons:

- Mrs. Katherine B. Simon
- Mrs. Elizabeth B. Smith
- Mr. M. J. Bryant

WITNESSES:

John H. Green
James W. Leames

Martha B. Rader
 MARTHA B. RADER

Mrs. Barbara Causey

These persons constitute my sisters and brothers. Should any of these be deceased, their share shall not go to their children, but shall be divided among the remaining ones listed above. My Executor may allow these persons to choose the items that they wish, should be satisfactory to everyone, but if there is any disagreement or more than one wants the same item, then the Executor shall have complete power to divide these items as he sees best in his absolute discretion.

(3) Any automobiles owned by me as well as my home place, together with air conditioners, draperies, carpets and rugs in said home shall be sold by my Executor and the proceeds divided as hereinafter set forth. My Executor shall have a period of eighteen (18) months from the time of my death to dispose of my home and this period can be extended by the Court, if desirable; but it is my hope that the property may be sold as soon as possible consistent with good judgment to obtain the best price possible.

(4) Should I have any other real estate not hereinabove devised, other than grave spaces, at the time of my death, it is my desire that it also be converted to cash. My Executor may convert my stocks and bonds into cash or he may distribute them in kind at market value to those of my beneficiaries hereinafter named who indicate

WITNESSES:

Joseph Green
James C. Barnes

Martha B. Rader
MARTHA B. RADER

a desire to take in kind. In either event, the proceeds or the value of stock not sold will be added to my cash to be distributed as hereinafter provided.

(5) After my properties have been converted to cash, or evaluated in the event they are not to be sold, then it is my desire that all of the rest, residue and remainder of my property real, personal and mixed, wheresoever located (including, but not limited to all lapsed or void gifts, bequests, legacies and/or devisees; and all hereinafter referred to as "my residuary estate") be distributed as follows:

One percent (1%) of my residuary estate shall be paid to each of the following, being my nieces and nephews:

Betty Jo Simon Thomas
 William Henry Simon, Jr.
 Henry Clinton Smith, Jr.
 Bryant I. Smith
 Patricia Ann Bryant
 John W. Bryant, III
 William Jerome Bryant
 Stephen Glenn Bryant
 Michael J. Bryant
 Kathie Dean Bryant
 Martha Lynn Causey
 Richard Allen Causey
 John Thomas Causey

WITNESSES:

Arthur Green
James W. Barnes

Martha B. Rader
 MARTHA B. RADER

In addition to the bequest made above, I desire any additional two percent (2%) of my residuary estate (making a sum total of three percent (3%) to be paid to each of the following, who are my godchildren:

Betty Jo Simon Thomas
William Henry Simon, Jr.
William Jerome Bryant
Martha Lynn Causey

Should any of the above legatees receiving a percentage of my Estate be deceased, their share shall be divided equally among their children, if they have any. If they have no children, their share shall remain in my residuary estate to be distributed as hereinafter provided.

All the rest of my residuary estate (including, but not limited to, all void or lapsed gifts, bequeaths, devisees and legacies) shall be distributed in five equal shares among the following:

Mrs. Katherine B. Simon
Mrs. Elizabeth B. smith
Mr. M. J. Bryant
Mrs. Barbara Causey
The children of John W. Bryant,
Jr., namely Patricia Bryant
Carter, John Wesley Bryant, III,
and William Jerome Bryant --

WITNESSES:

James H. Green
James A. Barnes

Martha B. Rader
MARTHA B. RADER

the one-fifth (1/5th) share that I would have left to him, per stirpes.

Should any of the foregoing legatees not be living at the time of my death, that person's share shall be divided equally among his living children, (natural or legally adopted), if any; but, if that person has no such children living at my death, the division of my residuary estate shall be made as though that person had not been named above.

(7) Any unused grave spaces that I own may be used by any child of Mr. and Mrs. J. W. Bryant, Sr., or their descendants or by wives of any of their descendants.

IN TESTIMONY of the making, declaring and publishing of the foregoing to be my Last Will and Testament, I now sign my name hereto in the presence of the undersigned witnesses, whom I have especially requested to witness the making, publishing and declaring of this my Last Will and Testament, and the witnessing of my signature hereto, all done this the 27th day of September, 1994.

WITNESSES:

Joshua Green
Amos L. Barnes

Martha B. Rader
MARTHA B. RADER

CERTIFICATE OF SUBSCRIBING WITNESSES

We, the undersigned witnesses, do hereby certify that Martha B. Rader made, declared and published the foregoing instrument to be her Last Will and Testament, in our presence, and that she signed and subscribed the same as her Last Will and Testament in our presence, especially and expressly requesting us to be the subscribing witnesses, each signing in the presence of the Testatrix and in the presence of each other.

WITNESS OUR SIGNATURES, this the 27th day of September, 1994.

WITNESSES:

Joshua Green

154 Glenway
Address

Jackson, MS 39216
Address

James W. Leann

1322 Canterbury Ln.
Address

Jackson MS 39212
Address

AFFIDAVIT
OF
ATTESTING WITNESSES

State of MISSISSIPPI

County of HINDS

Personally appeared before me the, the undersigned notary public in and for the jurisdiction aforesaid, the within-named JOSHUA GREEN and JAMES E. REAMES ("deponents"), who, being by me first duly sworn, made oath as follows:

(1) That they are the Witnesses whose names are signed to the attached or foregoing Will;

(2) That MARTHA B. RADER, also known as "MARTHA BRYANT RADER" (herein referred to as "Testatrix"), signed, executed and published the attached Will as her Last Will and Testament, and the undersigned deponents each witnessed the execution of the attached will by said Testatrix on September 27, 1994;

(3) That the Will was executed at Jackson, Hinds County, Mississippi;

(4) That the undersigned deponents make this Affidavit at the request of the Testatrix;

(5) That the Testatrix, in the presence of all of the deponents, signed her name to the Will at the end thereof and on the bottom of every page except the last page;

(6) That, at the time of signing the Will, Testatrix declared the instrument so signed by her to be her last will and testament;

(7) That each of the deponents, at the request of the Testatrix and in her sight and presence and in the sight and presence of each other, thereupon signed their names as witnesses thereto at the end of said Will;

(8) That the Testatrix at the time of the execution of the Will was at least twenty-one(21) years of age;

(9) That, in the opinion of each of the undersigned deponents, the Testatrix was of sound mind, memory and understanding at that time;

(10) That the Testatrix was not under any restraint or in any respect incompetent to make a will, so far as deponents observed at that time;

(11) That the Testatrix was not suffering from any defect of sight, hearing or speech or from any physical or mental impairment which would affect her capacity to make a valid will, so far as deponents observed at that time;

(12) That the Testatrix signed only one copy of the Will on such occasion; and

(13) That each of the undersigned deponents was

Bk. 35 pg. 694

then and is now over the age of twenty-one (21) years and a competent witness.

Joshua Green

James E. Reames

Subscribed, sworn and acknowledged before me by JOSHUA GREEN and JAMES E. REAMES, deponents, this 29 day of September, 1994.


Notary Public

My Commission Expires: My Commission Expires December 17, 1997

LAST WILL AND TESTAMENT

I, JOHN MURRAH LOVORN of 1427 Sunset Drive, Canton, Mississippi, County of Madison, being of sound disposing mind, memory and understanding and capable of making a valid will, do make, publish and declare this my last will and testament, hereby revoking all former wills made by me, and directing the disposition of my property after my death as follows:

FIRST: I direct the payment of all my just debts and funeral expenses as soon after my death as may be convenient to my executrix or executor herein named.

SECOND: I give, devise and bequeath all the rest and residue of my property, real, personal or mixed, wheresoever situated, to my wife, GRACE BARRETT LOVORN, to be hers, absolutely and in fee simple.

THIRD: If my said wife, Mrs. Grace Barrett Lovorn, should not survive me, then, and in that event, I will, devise, and bequeath all my property -real and personal- in equal shares to my (3) children:

- Mrs. Lynne Lovorn Freehill 5742 S. Monroe Street, Hinsdale, Illinois 60521
- Mrs. Annette Lovorn Robson 300 Caversham Road, Bryn Mawr, Pennsylvania 19010
- John Murrah Lovorn, Jr. 1030 Fawn Drive, Tupelo, Mississippi 38801

FOURTH: I hereby nominate, designate and appoint my wife Grace Barrett Lovorn as executrix of my estate. If my said wife does not survive me, I nominate, designate and appoint JOHN MURRAH LOVORN, JR. , 1030 Fawn Drive, Tupelo, Mississippi 38801 as my executor.

It is my desire and I hereby direct no accounting to any court or bond shall be required.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 17 day of APRIL 1990.

John Murrah Lovorn (SEAL)
John Murrah Lovorn

The foregoing last will and testament was on this 17 day of APRIL 1990 subscribed by JOHN MURRAH LOVORN, the above named testator, and by his signed, sealed, acknowledged, published and declared to be his last will and testament, in the presence of us, and each of us, at his request, in his presence and in the presence of each other have hereunto subscribed our names as attesting witnesses to said last will and testament.

FILED
THIS DATE
MAR 28 2003
MIKE CROOK
CHANCERY CLERK
By: Jem Miller DC

Missie G. Burns
Debra L. Bentley
Walter G. Smith
Cheryl Mark
1030 Red 409
Canton, Ms 39046
SUBSCRIBING WITNESSES

Bk 35 pg. 1096

2003-0229

LAST WILL AND TESTAMENT

OF

LORAYNE C. WARD

I, LORAYNE C. WARD, of Madison County, Mississippi, being of the age of twenty-one years and over and of sound and disposing mind and memory, do make, declare and publish this to be my Last Will and Testament, hereby revoking all previous wills and codicils heretofore made by me.

I.

I name, constitute and appoint James M. Ward, my husband, as Executor of this, my Last Will and Testament, and direct that he be not required to give bond or make any formal accounting to any Court other than the probate of this my Last Will and Testament. Should my said husband, James M. Ward, predecease me or refuse or be unable to serve as Executor hereunder, I name, constitute and appoint James Michael Ward, as Executor, also without bond.

II.

I will, devise and bequeath unto my husband, James M. Ward, all of my estate, real, personal and mixed of whatever nature and wheresoever located or situated.

III.

Should my said husband, James M. Ward, predecease me, I will, devise and bequeath all of my said estate unto the following named persons in the proportions as indicated, to-wit: unto James Michael Ward, an undivided one-fifth (1/5) interest; unto Sarah Ward Hill, an undivided one-fifth (1/5) interest; unto Susie Ward Burrell, an undivided one-fifth (1/5) interest; unto Nancy Smith Cortez, an undivided one-fifth (1/5) interest; unto

FILED
THIS DATE

MAR 20 2003

MIKE CROOK
CHANCERY CLERK

By: Jim Smith D.C.

Last Will and Testament of Lorayne C. Ward - Page 2.

Rhonda Elise Smith, an undivided one-fifteenth (1/15) interest; unto Stephanie Irene Smith, an undivided one-fifteenth (1/15) interest; and unto Suzanne Lorayne Smith, an undivided one-fifteenth (1/15) interest.

IN WITNESS WHEREOF I have executed this Last Will and Testament on this the 11 day of May, 1985, in the presence of the undersigned attesting and credible witnesses who, at my request and in my presence, and in the presence of each other, have witnessed my signature hereto.

Lorayne C. Ward
Lorayne C. Ward

Signed, published and declared by the testatrix, Lorayne C. Ward, as and for her Last Will and Testament in the presence of us, who, at her request and in her presence and in the presence of each other, subscribed our names hereto as attesting witnesses, this the 11 day of May, 1985.

Juanita Beal
William H. Beal

WITNESSES

Bk. 35 pg. 698

FILED
THIS DATE

MAR 28 2003

MIKE CROOK
CHANCERY CLERK
By: *[Signature]* D.C.

IN THE CHANCERY COURT OF MADISON COUNTY
STATE OF MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF LORAYNE C. WARD, DECEASED

CIVIL ACTION FILE NO. 2003-0229

PROOF OF WILL

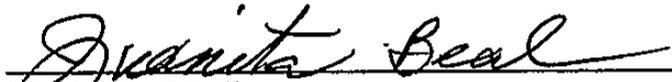
COMES NOW Juanita Beal, one of the subscribing witnesses to the instrument filed herein for probate and purporting to be the Last Will and Testament of Lorayne C. Ward, deceased, and enters her appearance herein as provided by § 91-7-9 of the Mississippi Code of 1972, Annotated, as amended, and makes oath before the undersigned authority that Lorayne C. Ward, the above named decedent, signed, published and declared said instrument as her Last Will and Testament on the 11th day of May, 1985, the day and the date of said instrument, in the presence of this deponent and William H. Beal, the other subscribing witness, and that said Testatrix was then of sound and disposing mind and memory, and more than twenty-one (21) years of age, and having her usual place of abode in Madison County, Mississippi, and that she and William H. Beal subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance of said Testatrix and in the presence of the Testatrix and in the presence of each other on the day of the date of said instrument.

Juanita Beal
JUANITA BEAL

STATE OF MISSISSIPPI
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for said county and state, the within named JUANITA BEAL, being first duly sworn by me, states on her oath that the

matters and facts contained and set forth in the above and foregoing Proof of Will are true and correct as therein stated.



JUANITA BEAL

SWORN TO AND SUBSCRIBED BEFORE ME, this the 21st day of March, 2003.



NOTARY PUBLIC

MY COMMISSION EXPIRES:

March 10, 2005
(SEAL)

JAMES M. CREWS, III
MSB#9344
HERRING, LONG & CREWS, P.C.
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