

FILED
THIS DATE

NOV 25 2008

ARTHUR JOHNSTON, CHANCERY CLERK
BY: *[Signature]* D.O.

FIRST CODICIL TO
LAST WILL AND TESTAMENT OF
JOSEPHINE P. McEACHERN

BOOK 043 PAGE 602

2008-1163

I, Josephine P. McEachern, of Rankin County, Mississippi, do hereby make, publish and declare this to be the First Codicil to my Last Will and Testament executed by me on May 11, 1984 (my "Will"), hereby revoking all prior codicils to said Will.

I hereby amend my Will as follows:

FIRST: By deleting the paragraph 3 of my Will in its entirety and substituting the following therefor:

"3. Bequests to Children and More Remote Descendants.

"3.1 If my son, Raymond G. McEachern, survives me, and if at the time of my death, I own my home located at 1841 Lincoln Shire, Ridgeland, Mississippi 39157 ("My Home"), I devise and bequeath My Home (but not the contents thereof), to Raymond G. McEachern, subject to any mortgage lien indebtedness or similar indebtedness thereon at my death and together with any policy or policies of insurance thereon.

"3.2 I devise and bequeath to my daughter, Hazel McEachern Lott, if she survives me, and if she does not, to her children who survive me, the unpaid amount (including principal and accrued and unpaid interest, if any) on the loan made by my husband and me to Hazel McEachern Lott and her husband, Michael Lott, in connection with their purchase of the property at 110 Fern Valley Road, Brandon, Mississippi 39042 ("Hazel's Home"), and I direct my executor to release any mortgages or other encumbrances held by me at the time of my death on Hazel's Home

"3.3 The executor shall divide and allocate all of the rest, residue and remainder of my estate into as many equal shares as there are children of mine who survive me and children of mine who do not survive me but who have any children surviving me, subject to the following adjustments: (1) if my son, Raymond G. McEachern, survives me, and if the bequest of My Home under subparagraph 3.1 above is effective, the share so allocated to Raymond G. McEachern shall be reduced by \$65,000 or, if less, the amount that would reduce that share to zero, and the total amount of that decrease shall be added to the other allocated shares (in equal portions if there is more than one such other allocated share); and (2) if my daughter, Hazel McEachern Lott, or any of her children survive me, the share so allocated to Hazel McEachern Lott, if she survives me, or if she does not, the share so allocated to her children who survive me, shall be reduced by \$125,000 or, if less, the amount that would reduce that share to zero, and the total amount of that decrease shall be added to the other allocated shares (in equal portions if there is more than one such other allocated share). The share so allocated to each child of mine who survives me shall be distributed to that child outright. Each share so allocated to the surviving children or a child of mine who does not survive me shall be divided and allocated equally among the children of that deceased child of mine who survive me, and the portion of that share so allocated to each such grandchild of mine shall pass and be paid as follows:

“(a) Each portion so allocated to a grandchild of mine who is at my death at least twenty-five (25) years old shall be distributed to that grandchild, outright.

“(b) Each portion so allocated to a grandchild of mine who is not at least twenty-five (25) years old shall pass and be paid to the trustee named herein to be held in a separate trust for that grandchild (referred to below as the “beneficiary” if his or her separate trust), each such trust to be held, administered, and disposed of on the following terms and provisions:

“(i) The trustee may pay to or for the benefit of the beneficiary so much of the principal and income of the trust as the trustee deems appropriate, in his discretion, for the care, support, health and education (including post-graduate education) of the beneficiary.

“(ii) The trust shall terminate when the beneficiary reaches twenty-five (25) years of age, at which time the remaining principal and income, if any, shall be paid over to the beneficiary, outright and free of trust.

“(iii) If the beneficiary dies before termination of his or her separate trust, the then remaining principal and income shall be divided and allocated equally among the beneficiary’s then living siblings, if any, and if there is none, the then remaining principal and income shall be divided and allocated into as many equal shares as there are children of mine then living and children of mine who are not then living but who have any children then living. Each share so allocated to the then living children of a child of mine who is not then living shall be divided and allocated equally among the then living children of the deceased child of mine. All property so allocated to a child or to a grandchild of mine shall pass and be paid as follows:

“(A) All property so allocated to each child of mine who is then living shall be distributed to that child of mine, outright and free of trust.

“(B) All property so allocated to each grandchild of mine shall pass and be paid as follows:

“(I) If that grandchild is then the beneficiary of a trust held under this subparagraph 3.3(b), that property so allocated to that grandchild shall be added to the property of that trust.

“(II) If that grandchild is not then the beneficiary of a trust held under this subparagraph 3.3(b) and is at least twenty-five (25) years old at that time, that property so allocated to that grandchild shall be distributed to that grandchild, outright and free of trust

“(III) If that grandchild is not then the beneficiary of a trust held under this subparagraph 3.3(b) and is not then at least twenty-five (25) years old, that property so allocated to that grandchild shall pass and be paid to the trustee named herein to be held in a separate trust for that grandchild (referred to below as the “beneficiary” if his or her separate trust), each such trust to be held, administered, and disposed of pursuant to the terms and provisions of this subparagraph 3.3(b).

SECOND: By deleting paragraph 8 of my Will in its entirety and substituting the following therefore:

"8. Payment of Taxes. I direct my executor to pay out of property which would otherwise become part of my residuary estate all estate, inheritance, transfer, and succession taxes, including interest and penalties thereon, which may be lawfully assessed by reason of my death, except for any such estate, inheritance, transfer, and succession taxes (including interest and penalties thereon) assessed by reason of my death upon or with respect to any properties of the Charles M. McEachern Marital Trust under the Last Will and Testament of my deceased husband, Charles M. McEachern (the "Marital Trust properties"), which taxes (and interest and penalties) shall be apportioned to such trust properties so that executor shall be entitled to recover from the person or persons receiving or in possession of the Marital Trust properties such portion of the total of those taxes (and interest and penalties) paid by reason of my death as the value of the Marital Trust properties bears to my taxable estate. Except with respect to the Marital Trust properties, I hereby waive on behalf of my estate any right to recover any part of those taxes, penalties, and interest from any person, including any beneficiary of insurance on my life, and anyone who may have received from me or from my estate any property which is taxable as part of my estate"

Except as expressly amended by this codicil, I hereby ratify, reaffirm and republish each and all of the provisions of my Will.

IN TESTIMONY WHEREOF, I have hereunto signed my name in the presence of the undersigned attesting witnesses, each of whom signed this First Codicil to my Will at my request, in my presence, and in the presence of each other, this 29 day of November, 2004

Josephine P. McEachern

JOSEPHINE P. McEACHERN

Each of us being more than fourteen years of age, we hereby declare that Josephine P. McEachern signed the foregoing instrument in our presence and in the presence of each other, declaring the same at the time to be her First Codicil to his Last Will and Testament dated May 11, 1984, and we now at her request, in her presence, and in the presence of each other, sign our names as subscribing witnesses, this 29 day of November, 2004.

Sally Bross

Witness

Candace M. Broom

Witness

751 Green Wood Rd, Ridgeland, MS

Residence Address

1111 Hwy 471, Brandon, MS 39042

Residence Address

THE STATE OF MISSISSIPPI §

COUNTY OF Hinds §

BEFORE ME, the undersigned authority, on this day personally appeared Josephine P. McEachern, Sally Polson and Courtney M. Broom, known to me to be the Testatrix and the witnesses, respectively, whose names are subscribed to the annexed or foregoing instrument in their respective capacities, and, all of said persons being by me duly sworn, the said Josephine P. McEachern, Testatrix, declared to me and to the said witnesses in my presence that said instrument is her First Codicil to her Last Will and Testament executed by her May 11, 1984, and that she had willingly made and executed it as her free act and deed; and the said witnesses each on his oath, stated to me, in the presence and hearing of the said Testatrix, that the said Testatrix had declared to them that said instrument is her First Codicil to her Last Will and Testament executed by her May 11, 1984, and that she executed the same as such and wanted each of them to sign it as a witness; and upon their oaths each witness stated further that they did sign the same as witnesses in the presence of said Testatrix and at her request, that she was at that time eighteen years of age or over and was of sound mind, and that each of said witnesses was then at least fourteen years of age.

Josephine P. McEachern
JOSEPHINE P. McEACHERN

Sally Polson
Witness

Courtney M. Broom
Witness

SUBSCRIBED AND SWORN TO BEFORE ME by the said Josephine P. McEachern, Testatrix, and by the said Josephine P. McEachern and Courtney M. Broom witnesses, this 29th day of November, 2004.

Sally Polson
Stephanie W. Stanford
Notary Public



MADISON COUNTY MS This instrument was filed for record November 25, 2008.

Book 43 Page 602
ARTHUR JOHNSTON, C. C.
BY: K. Silvio D.C.



Last Will and Testament

OF

ESTHER E. DIXON

I, ESTHER E. DIXON, being of sound and disposing mind and memory, and above the age of twenty-one (21) years, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking all previous wills and codicils by me made, as follows:

ARTICLE NO. I

I hereby name and appoint my son, JOHN B. DIXON, JR., as Executor of my Last Will and Testament and estate, and direct that he serve as such without bond or the necessity of accounting to any court.

In the event that JOHN B. DIXON, JR., should be unable or unwilling to serve as Executor, then in such event, I name and appoint my daughter, GERALD LYNN DIXON DUNCAN, and direct that she serve as such without bond or the necessity of accounting to any court.

ARTICLE NO. II

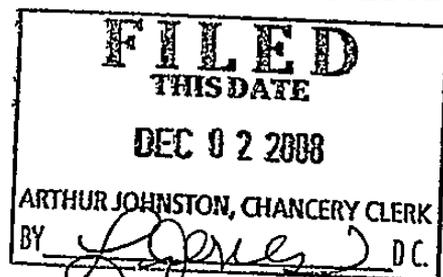
I direct the Executor to pay my funeral bill, and expenses of any last illness, and all just debts properly probated, as soon as possible from any funds or assets belonging to my estate as he may select.

ARTICLE NO. III

All of my estate and properties, of whatever kind and where-soever situated, I give, devise and bequeath to JOHN B. DIXON, JR., and GERALD LYNN DIXON DUNCAN, in equal shares, share and share alike.

ARTICLE NO. IV

In the event that JOHN B. DIXON, JR., be not living at the time of my death, then that portion of my estate above devised



and bequeathed to him, I hereby give, devise and bequeath unto his children, JOHN SPENCER DIXON, JUSTIN BENNETT DIXON, and BENJAMIN GUION DIXON, in equal shares, share and share alike.

ARTICLE NO. V

In the event that GERALD LYNN DIXON DUNCAN be not living at the time of my death, then that portion of my estate above devised and bequeathed to her, I hereby give, devise and bequeath unto her children, JOHN BRADLEY DUNCAN, DONALD HAROLD DUNCAN, and ELLEN GAIL DUNCAN, in equal shares, share and share alike.

IN WITNESS WHEREOF, I, ESTHER E. DIXON, have hereunto set my signature on and publish and declare this to be my Last Will and Testament on this the 24th day of SEPTEMBER, 1985, in the presence of two witnesses who have each signed as witnesses at my request and in my presence and in the presence of each other.

Esther E. Dixon
ESTHER E. DIXON

WITNESSES:

Ellen Matthews
MM Rose

ATTESTATION CLAUSE

We, each of the subscribing witnesses to the Last Will and Testament of ESTHER E. DIXON, do hereby certify that said instrument was signed in the presence of each of us, and that said ESTHER E. DIXON 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 ESTHER E. DIXON, in her presence and in the presence of each other.

WITNESS OUR SIGNATURES on this the 24th day of SEPT., 1985.

Ellen Matthews
Address: 6646 Old Canton Rd., Apt 246
Jackson, Mississippi 39211

MM Rose
Address: P.O. Box 238
Ridgeland, Ms. 39158

WITNESSES

Last Will and Testament 2008-1200
OF

FILED
THIS DATE
DEC 03 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

HARRIET K. RADCLIFFE

* * * * *

I, HARRIET K. RADCLIFFE, of Jackson, Mississippi, being of sound and disposing mind and memory and of lawful age, do hereby make, publish and declare this as and for my Last Will and Testament, and I hereby specifically revoke any and all former wills and codicils which I have heretofore made.

I hereby appoint my husband, WALTER S.

ITEM I.

RADCLIFFE, JR., as Exe-

cutor of this my Last Will and Testament and my estate. If my said husband is unable or unwilling to serve in such capacity, I appoint my son, WALTER S. RADCLIFFE, III, as Executor of my Last Will and Testament. If my said son is unable or unwilling to serve in such capacity, I then appoint my daughter, SUSAN R. BROWN, as Executrix of my Last Will and Testament and my estate. If my said daughter is unable or unwilling to serve in such

capacity, I then appoint my daughter, NANCY R. EDWARDS, as Executrix of my Last Will and Testament and my estate. In any event, I direct that no bond, appraisal, inventory or accounting be required of my Executor or Executrix insofar as the same may be legally waived.

A.

I hereby direct that my Executor (Executrix) shall, out of the property and estate coming into his (her) hands which is subject to the payment of debts, pay all of my just debts which are properly probated and allowed as claims against my estate and all expenses of my last illness and funeral.

B.

I hereby direct that my Executor (Executrix) shall not be required to reduce any or all of my personal or real property to cash during the administration of my estate, but in his (her) discretion may sell only so much of my property as is necessary to obtain adequate cash (in addition to the cash which I leave at the time of my death) to pay taxes, debts, and the costs of the admini-

stration of my estate, and after the payment of the said items, my Executor (Executrix) is authorized in his (her) sole discretion to make distribution to my devisees and legatees either in cash or in kind or in both.

C.

I hereby direct that my Executor (Executrix) shall have, with reference to my estate, all of the powers during the administration of my estate as are granted to trustees under the Mississippi Uniform Trustees Powers Law, more specifically §§ 91-9-101 through 91-9-119, Miss. Code Ann. (1972), including the power to sell any of my real or personal property at public or private sale for cash or credit, or to mortgage, pledge, lease or exchange it, all to be exercisable without court order.

D.

I hereby direct that all federal and state estate taxes payable by reason of my death in respect to all items included in the computation of such taxes, whether passing

under this Will or otherwise, shall be paid out of my residuary estate so that all property passing to my husband, Walter S. Radcliffe, Jr., shall be undiminished by such taxes.

E.

I hereby authorize my Executor (Executrix) to acquire any necessary cemetery lot or lots for my burial and any appropriate marker for my grave, the expense of such to be paid for out of my residuary estate.

I give, devise and bequeath unto my beloved husband the

ITEM II.

following:

A.

All of my right, title and interest (if any) in and to the land and property occupied by my husband and me as our homestead at the time of my death.

B.

Any and all of my right, title and interest (if any) in and to any and all household furniture, fixtures, equipment, appliances, silver, china, linens, and all other household utensils and articles.

— C.

All my clothing, jewelry and other personal effects of a similar nature.

D.

My personal automobile.

E.

If my said husband should predecease me, then and in that event, all of the property referred to in this Item II shall be and become a part of my residuary estate.

ITEM III.

I devise and bequeath my residuary estate, being all of my other property, real or personal, unto my children, NANCY R. EDWARDS, WALTER S. RADCLIFFE, III, and SUSAN R. BROWN, share and share alike, the children of a deceased child taking per stirpes the

share to which their deceased parent would have been entitled had he or she survived.

IN TESTIMONY WHEREOF, I have hereunto set my hand, on this the 27th day of June, 1996.

Harriet K. Radcliffe
HARRIET K. RADCLIFFE

WITNESSES:

Annie Lee Walker
ANNIE LEE WALKER
337 Leron Avenue
Jackson, MS 39206

W. M. McDonald Nichols
W. McDONALD NICHOLS
172 St. Andrews Drive
Jackson, MS 39211

BOOK 043 PAGE 614

ATTESTATION

We, the undersigned subscribing witnesses to the within and foregoing Last Will and Testament of HARRIET K. RADCLIFFE, do hereby acknowledge and attest that the same was exhibited to us by the said Harriet K. Radcliffe as her Last Will and Testament and that she signed the same in our presence and in the presence of each of us, and that at her request and in her presence and in the presence of each other, we signed the same as subscribing witnesses thereto.

This the 27th day of June, 1996.

Annie Lee Walker
W. McDonald

Page 7.

MADISON COUNTY MS This Instrument was
filed for record December 3, 2008
Book 43 Page 608
ARTHUR JOHNSTON, C. C.
BY: K. Siewers p.c. 

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN RE: WILL AND ESTATE OF
HARRIET K. RADCLIFFE

NO. 2008-1206

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid,
W. McDONALD NICHOLS, who being by me first duly sworn, on oath stated:

That he is an adult resident citizen of Jackson, Mississippi, and that he knew Harriet K.
Radcliffe, deceased, who departed this life on November 22, 2008; and

That the attached document entitled "Last Will and Testament of Harriet K. Radcliffe" dated
June 27, 1996, was exhibited by the said Harriet K. Radcliffe to affiant and Annie Lee Walker as her
Last Will and Testament and was signed by her on the 27th day of June, 1996, in the presence of
affiant and Annie Lee Walker, 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 Annie Lee Walker
signed the same as witnesses; and

That the signature of the said Harriet K. Radcliffe is her genuine signature and the signatures
of the affiant and Annie Lee Walker are their genuine signatures; and

That the said Harriet K. Radcliffe was on the 27th day of June, 1996, of sound and disposing
mind and memory and was over the age of eighteen (18) years.

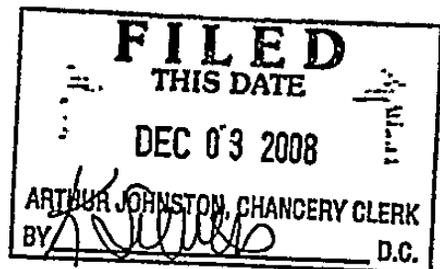
W. McDonald Nichols
W. McDONALD NICHOLS

SWORN TO AND SUBSCRIBED before me, this the 24th day of November, 2008.

Pamela Jo Clark
Notary Public

My commission expires:

wmnp/radcliffe aff sub2



MADISON COUNTY MS This instrument was
filed for record December 3, 2008.

Book 43 Page 015
ARTHUR JOHNSTON, C. C.
BY R. Sullivan D.C. 

LAST WILL AND TESTAMENT

OF

MERLE BERRY MONTJOY

#2008-1166

I, **MERLE BERRY MONTJOY**, an adult resident citizen of the City of Madison, County of Madison, Mississippi, being of sound and disposing mind and memory, hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any and all other wills and codicils heretofore made by me.

ITEM I.

EXECUTOR AND SUCCESSOR

I appoint **PHINEAS STEVENS** as Executor of my Estate under this Will. If **PHINEAS STEVENS** is or becomes unable or unwilling to serve as Executor, I appoint **R. WILSON MONTJOY, II**, to serve as successor Executor.

ITEM II.

HUSBAND

My husband's name is **RICHARD WILSON MONTJOY**, and he is sometimes referred to herein as "my husband." I have no children or other lineal descendants. Inasmuch as I have made certain provisions for my husband under my revocable trust and since my husband has his own separate estate, I have not made significant provisions for him under this Will.

ITEM III.

PAYMENT OF DEBTS, TAXES AND EXPENSES

A. I direct my Executor:

1. to pay all of my just debts and obligations which are probated, registered and allowed against my estate as soon as may be conveniently done. I direct that the administration of my estate be closed as soon after my death as is reasonably possible.

2. to pay all of my funeral expenses (including the cost of a suitable monument at my grave), expenses of my last illness, and the costs of administration of my estate as soon as practicable after my death; provided, however, my Executor shall not be required to pay any obligation in advance of its maturity. My Executor, in my Executor's sole discretion, may pay from my domiciliary estate all or any portion of the costs of ancillary administration and similar proceedings in other jurisdictions; and

3. to pay any and all estate and inheritance taxes payable by my estate (including any interest and penalty thereon) regardless of whether such taxes are attributable to property included in my probate estate or to property passing outside of my estate either by operation of law, by contract or otherwise, including estate and inheritance taxes assessed on account of life insurance proceeds or 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. It is my opinion that my estate should not incur any of the taxes referred to hereinabove in this subparagraph since the value of property and assets passing to non-charitable beneficiaries is less than the amount of my federal applicable exclusion amount (within the meaning of Internal Revenue Code § 2010)

B. The **MERLE B. MONTJOY TRUST U/A 9/17/93** was created by trust agreement

dated September 17, 1993, between me as grantor and as trustee, and was amended by me on December 15, 1993, April 14, 1999, and June 6, 2003, which trust agreement, as amended, is herein incorporated by reference (referred to herein as my "Revocable Trust"). I have made provision for the transfer of funds from the Revocable Trust, as certified by my Executor to be necessary for the payment of any bequest authorized in this Will, for the payment of expenses of last illness, funeral, burial and any and all of my debts, reasonable costs, expenses and fees of administration of my estate, and all inheritance, legacy, succession or estate taxes, including interest and penalties, due or assessed against my estate, but for no other purpose.

It is my intention and direction that the property passing under the provisions of Item IV hereof not be reduced or be partially or wholly abated, because the liquid assets of my estate are insufficient for the payment of any of the items specified in this paragraph. Thus, it is my desire and direction that the beneficiaries of the bequests in Item IV receive such bequests and that cash or other liquid assets of my estate be used for the payment of the items specified herein. If assets in my residuary estate are insufficient for the payment of the amounts referred to in this paragraph, I direct my Executor to certify such amounts as may be needed to pay such items and to protect the bequests in Item IV hereof.

C. Nothing in this Item of my Will shall be construed as creating an express trust or fund for the payment of debts and expenses, which would in any way extend the normal statute of limitations for the payment of my debts or enlarge upon my statutory duty to pay debts

ITEM IV.

BEQUESTS

A. To My Husband. I give and bequeath to my husband, **RICHARD WILSON MONTJOY**, if he survives me, any interest I may own at the time of my death in the following items:

1. Reclining chair
2. Chest which currently sits by the reclining chair
3. My husband's desk
4. My husband's desk chair
5. Floor lamp by the reclining chair
6. Television in my husband's room
7. Colored pencil drawing of Tee Butch
8. Coin silver tall water pitcher and coaster currently in the dining room

B. I give and bequeath my automobile to my husband's daughter, **CAROL MONTJOY JACKSON**.

C. I give and bequeath all of my furs, clothing, and jewelry in equal shares to those of the following who survive me: **MRS. JOHN (ALICE) HENDERSON**, **MRS. PHINEAS (PATRICIA) STEVENS**, and **MRS. GEORGE (JEAN) BUTLER**, to retain, sell, or give to my friends or others as they deem appropriate.

D. I give and bequeath to the **MISSISSIPPI MUSEUM OF ART** (to be used by the

Acquisitions Committee to acquire new works for the MISSISSIPPI MUSEUM OF ART) all other household contents owned by me which are presently located in my Apartment 1111 at St. Catherine's Village, 200 Dominican Drive, Madison, Mississippi 39110, including all my china, linens, crystal, silver (including my Georgian flatware by Towle contained in an International Silver chest if I have not sold or otherwise disposed of this silver prior to my death), fine art, furniture, and other household furnishings. It is my intention that the Executor of my estate distribute and deliver this property bequeathed in this paragraph as soon as possible following my death. However, recognizing that my husband will require a period of time in which to acquire replacement furnishings, if he survives me, he shall be allowed to retain the items in this paragraph D. for a reasonable period of time in which to move and replace the furnishings, but not to exceed two (2) months after my death.

ITEM V.

RESIDUE

A. Pour-Over to Revocable Trust. I give, devise and bequeath all the rest, residue and remainder of my estate, of whatever kind and character, whether real, personal or mixed, and wheresoever located, of which I shall be seized or possessed or to which I shall be entitled in any way at the date of my death, excluding any property over which I may have a power of appointment (it being my intention not to exercise any such power) but including any lapsed bequest hereunder, all of which is hereinafter referred to as my "residuary estate", to the Trustees under the Trust

Agreement, which created my Revocable Trust, to be added to and become a part of the trust estate of said trust, and to be held, administered and distributed pursuant to the provisions of said Trust Agreement as it shall have been last amended prior to my death.

B. Incorporation by Reference. If the gift, devise and bequest to the Trustee under the Trust Agreement which established the aforesaid Revocable Trust shall fail or shall be legally ineffective for any reason, my residuary estate shall be distributed pursuant to the terms and provisions of such Trust Agreement, which terms and provisions I hereby specifically incorporate by this reference as a part of this my Last Will and Testament.

ITEM VI.

SIMULTANEOUS DEATH

Should any legatee or devisee 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 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.

ITEM VII.

EXECUTOR POWERS

A. Successor Executor to Have Powers and Duties of Original Executor. All rights, powers, duties and discretions granted to or imposed upon my Executor shall be exercisable by and imposed upon any successor Executor or Administrator. Where used throughout this Will, the terms "Executor" and "Administrator" may be used interchangeably and shall apply to whoever may be serving as personal representative of my estate, whether one or more than one.

B. Waiver of Bond, Appraisal, Inventory and Accounting. I direct that neither my Executor nor any successor Executor or personal representative shall be required to make any bond as Executor. To the extent permissible by law, I waive the requirement that my Executor or any successor Executor be required to make a formal appraisal, provide an inventory or file an accounting for my estate with any court.

C. Third Parties Not Obligated to See to Application of Property Delivered to Executor. No person dealing with my Executor shall be obligated to see to the application of any moneys, securities, or other property paid or delivered to my Executor, or to inquire into the expediency or propriety of any transaction or the authority of my Executor to enter into and consummate the transaction upon such terms as my Executor may deem advisable.

D. Executor's Right to Disclaim. My Executor shall have the power to disclaim any part or all of my interest in any property which is or has been devised or bequeathed to me, whether outright or in trust, provided such disclaimer is made within the time period required for the disclaimer to

qualify under Section 2518 of the Internal Revenue Code of 1986, as amended, or corresponding provisions of any future law.

E. Executor to Have All Powers Conferred by Law. My Executor shall have the power to exercise all powers conferred by law upon trustees by the Uniform Trustees Powers Law of Mississippi, all powers conferred by law upon executors, and all powers granted herein without prior authority from any Court; however, my Executor may seek Court authority if doing so is in the best interest of my Executor, my estate or my beneficiaries.

F. Executor to Determine Dates of Distribution. My Executor may pay or deliver part or all of the property bequeathed or devised herein as soon as it is convenient to do so without jeopardizing the ability of my estate to satisfy its taxes and obligations. In any event, the date or dates of distribution shall be determined in the discretion of my Executor.

G. Right to Sell or Lease Without Court Approval. My Executor shall not be required to reduce all or any of my personal or real property to cash during the administration of my estate, but in my Executor's discretion may sell or lease any of my property in such manner and on such terms and conditions as my Executor may deem advisable, without notice and without the necessity of Court approval or authorization. In connection with a sale or lease, my Executor may execute and deliver such deeds, leases or other instruments relating thereto.

H. Right to Employ Agents. My Executor may employ and compensate from estate assets any attorneys, accountants, custodians or other agents necessary to the administration of my estate.

I. Estate Expenses. 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 upon

all persons.

IN WITNESS WHEREOF, I have signed and declared this to be my Last Will and Testament on this the 6th day of June, 2003.

Merle Berry Montjoy
MERLE BERRY MONTJOY

This instrument was, on the day and year shown above, signed, published and declared by **MERLE BERRY MONTJOY** to be her Last Will and Testament in our presence and we have subscribed our names as witnesses in her presence and in the presence of each other.

Mary H. Clayton
Witness

Carlene F. Brown
Witness

PROOF OF WILL

Carlene F. Brown and Mary B. Champion being duly sworn according to law on oath state:

Each of us is a subscribing witness to the attached written instrument dated June 6, 2003, 2003, which purports to be the Last Will and Testament of **MERLE BERRY MONTJOY**, Testatrix, who is personally known to each of us. On the execution date of the instrument, the Testatrix, in our presence, signed, published and declared the instrument to be her Last Will and Testament, and requested that we attest her execution thereof. In the presence of the Testatrix and each other, each of us signed our respective names as attesting witnesses. At the time of execution of the instrument the Testatrix appeared to be eighteen years of age or older, of sound mind, and acting without undue influence, fraud, or restraint.

DATED this 6th day of June, 2003.

Carlene F. Brown
(Witness)

Mary B. Champion
(Witness)

200 Dominican Dr
(Address)

200 Dominican Dr
(Address)

Madison, Ms 39110

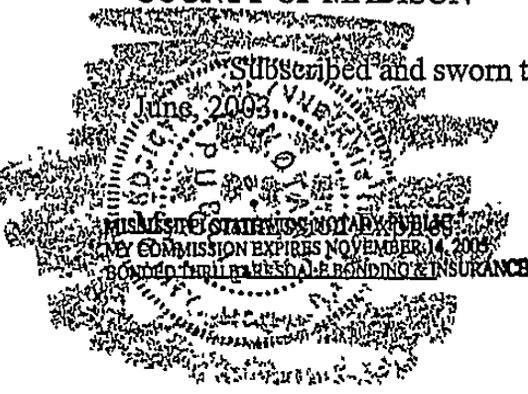
Madison, Ms 39110

STATE OF MISSISSIPPI

COUNTY OF MADISON

Subscribed and sworn to before me, the undersigned Notary Public, on this the 6th day of June, 2003.

Lyne Knight Green
Notary Public



MADISON COUNTY MS This instrument was filed for record December 4, 2008.

Book 43 Page 1016

ARTHUR JOHNSTON, C. C.
BY: D. [Signature] D.C.



LAST WILL AND TESTAMENT

BOOK 043 PAGE 626

OF

STANFORD GRIFFIN

2008-1192

STATE OF MISSISSIPPI

COUNTY OF MADISON

I, STANFORD GRIFFIN, an adult resident citizen of Madison County, Mississippi, being of sound and disposing mind, memory and understanding, and being over the age of twenty-one (21) years, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any and all other wills or codicils heretofore made by me.

ITEM I

I hereby direct my Executrix to pay all of my just and lawful debts duly probated, including expenses of my funeral and a suitable marker for my grave; that the administration of my estate be completed as soon after my death as may be reasonably done.

ITEM II

All the rest, residue and remainder of my property, real, personal and mixed, of whatsoever kind and nature, and wheresoever situated, including lapsed legacies and bequests, of which I shall die seized and possessed or to which I shall be entitled at the time of my death or over to which I shall have any power of appointment, I do hereby give, devise and bequeath unto my children, MORRIS GRIFFIN, SR., JOHN C. GRIFFIN, SYPORIA HARRIS, MAGGIE M. BEASLEY, ETHEL WHITE and GERALDINE DEAN, in equal shares, share and share alike, per stirpes. In the event that my children and/or their heirs choose to sale my home and 10 acres of land, I do hereby request that my nephew, ALOYSISU EVANS, receive a child's share of said net proceeds.

OSH
RWL

Stanford Griffin
STANFORD GRIFFIN

FILED
THIS DATE
DEC 04 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY Arthur Johnston DC

ITEM III

I hereby appoint, nominate and constitute my daughter, **ETHEL WHITE**, as Executrix of this my Last Will and Testament. In the event that my daughter, **ETHEL WHITE**, is deceased at the time of my death, or unable or unwilling to serve as Executrix, then and in that event only, I appoint my daughter, **SYPORIA HARRIS**, as Substitute Executrix of this my Last Will and Testament. My Executrix shall have full and plenary power and authority to do and perform any act deemed by her to be for the best interest of my estate, without any limitations whatsoever, and without surety bond, and said authority shall include, but shall not be limited to the right to take possession, hold, manage, invest and re-invest the same, and to collect the income, dividends, rents, interests and profits therefrom, and to employ and to pay any attorneys, agents or accountants that she may deem necessary and for the best interests of my estate and to pay unto herself a just and reasonable compensation as Executrix. I direct that my Executrix shall serve in that capacity without bond, accounting, appraisement or inventory to any individual or to any Court, knowing that she will, with the utmost fidelity and prudence, administer the trust imposed upon her for the best interests of all concerned.

The foregoing Last Will and Testament consists of three (3) pages at the bottom of each of which I have signed my name.

IN WITNESS WHEREOF, I have hereunto set my hand to this my Last Will and Testament on this the 13th day of September, 2006.

Stanford Griffin

 STANFORD GRIFFIN

OSH
 rawl

Stanford Griffin

 STANFORD GRIFFIN

OSH
 rawl

PAGE THREE (3) OF THREE (3) PAGES

STATE OF MISSISSIPPI

COUNTY OF MADISON

We, each of the subscribing witnesses to the Last Will and Testament of STANFORD GRIFFIN do hereby certify that said instrument was signed by the said STANFORD GRIFFIN, in our presence and in the presence of each of us, and that the said STANFORD GRIFFIN 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 his Will at the request of STANFORD GRIFFIN, in his presence and in the presence of each other.

Deirdre S. Harris

ADDRESS: 259 Joy Lane
Canton, Ms 39046

Robert W. Long

ADDRESS: 129 E. Pence Street
Canton, MS 39046

JSTH
AWL

Stanford Griffin
STANFORD GRIFFIN

IN THE CHANCERY COURT OF MADISON COUNTY

STATE OF MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF STANFORD GRIFFIN, DECEASED

CIVIL ACTION FILE NO. 2008-1192

PROOF OF WILL

COMES NOW Deirdre S. Harris, one of the subscribing witnesses to the instrument filed herein for probate and purporting to be the Last Will and Testament of Stanford Griffin, deceased, and enters her appearance herein as provided by *Miss. Code Ann. § 91-7-9 (1972) (as amended)*, and makes oath before the undersigned authority that Stanford Griffin, the above named decedent, signed, published and declared said instrument as his Last Will and Testament on the 13th day of September, 2006, the day and the date of said instrument, in the presence of this deponent and Robert W. Long, the other subscribing witness, and that said Testator was then of sound and disposing mind and memory, and more than twenty-one (21) years of age, and having his usual place of abode in Madison County, Mississippi, and that she and Robert W. Long subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance of said Testator and in the presence of the Testator and in the presence of each other on the day of the date of said instrument.


DEIRDRE S. HARRIS

STATE OF MISSISSIPPI
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for said county and state, the within named DEIRDRE S. HARRIS, 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.

Deirdre S. Harris
DEIRDRE S. HARRIS

SWORN TO AND SUBSCRIBED BEFORE ME, this the 21st day of November, 2008.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:

March 16, 2009
(SEAL)

JAMES M. CREWS, III, MSB#9344
HERRING, LONG & CREWS, P.C.
ATTORNEYS AT LAW
129 EAST PEACE STREET
P. O. BOX 344
CANTON, MISSISSIPPI 39046
TELEPHONE: (601) 859-2573
FACSIMILE: (601) 859-3955

MADISON COUNTY MS This instrument was
filed for record December 4, 2008.
Book 43 Page 626
ARTHUR JOHNSTON, C. C.
BY: R. [Signature] D.C.



FILED
THIS DATE
DEC 05 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY *Ron Swier* D.C.

BOOK 043 PAGE 631

2008-1050

I, Debbie Anna de Clement-Grace of the city of Ridgeland, Madison County, Mississippi, do hereby make, publish and declare this to be my last will and testament, hereby revoking any and all wills and/or codicils by me heretofore made;

① I direct my executrix to pay all of my just debts probated against my estate, and all funeral expenses, as soon after my death as conveniently can be done,

② I give and bequeath unto my son, Jon Nicholas Grace, all of my property both real and personal, of every kind and nature, wherever situated, ^{and I} except for ③ below. ^{add} Page 1 of 4

③ I give and bequeath unto my sister in law, Rebekka Owens de Clement, the white jade brooch she gave to me as a Christmas gift.

④ I direct my home at 535 Sycamore Circle, Ridgeland, Mississippi, to be sold or rented as my executrix deems necessary. All income if sold and all income less expenses for upkeep to go solely to my son, Jon Nicholas Grace, less a management fee of \$100 per month.

⑤ I do hereby appoint my brother Nick De Clement of the City of Belden, Pontotoc County, Mississippi to be the executrix of this my last will and Testament to serve without bond and without any formal accounting which may; in conformance with law

Page 2 of 4

he waived.

⑥ As ~~the~~ ^{old} ~~old~~ ^{old} having sole custody of my son, Jon Nicholas Grace, I also do hereby constitute and appoint my brother and sister in law, Nick DeClement and wife Rebekka Owens DeClement as sole guardians.

⑦ In the event this will is contested by my sons father, John Johnson Grace, and is granted custody, I direct that all funds or assets of any kind be held and controlled by my ~~executors~~ ^{old} Nick DeClement of Belden, Mississippi.

In Testimony Whereof I have heretofore signed my name on

Page 374

This the 9th day of August, 1999,

WAC
WAC
Delbina dellement-
Grace

Page 4074

MADISON COUNTY MS This instrument was
filed for record December 5, 2008.

Book 43 Page 031

ARTHUR JOHNSTON, C. C.

BY: *R. J. Johnston*



IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF DEBBIE DECLEMENT-GRACE, DECEASED

CAUSE NO. 08-1056

AFFIDAVIT

I, Teresa Haik, do hereby solemnly swear and affirm based on personal knowledge and belief the following:

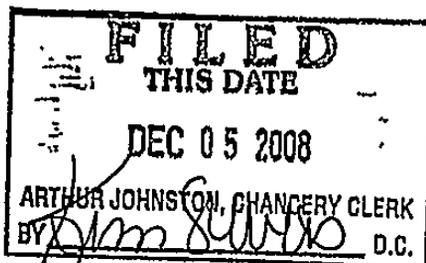
I am familiar with the handwriting and signature of Debbie Anna DeClement-Grace because I am her sister and viewed her handwriting on a regular basis for all of these years.

I have reviewed a certain written instrument, purporting to be the Last Will and Testament of Debbie Anna DeClement-Grace, dated August 9, 1999, a copy of which is attached as Exhibit "A." I state on oath that said document was handwritten and signed by Debbie Anna DeClement-Grace, and further attest that the handwriting and signature on the handwritten will are genuine and that of Debbie Anna DeClement-Grace.

Because I was so close to my sister, Debbie Anna DeClement-Grace, I hereby attest that on or about August 9, 1999, Debbie Anna DeClement-Grace was competent to execute a will and dispose of her property.

Further, the affiant saith not.

WITNESS MY SIGNATURE, this the 4th day of December, 2008.



Teresa O. Haik
TERESA HAIK

STATE OF MISSISSIPPI

COUNTY OF MADISON

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this the 4th day of December, 2008, within my jurisdiction, the within named TERESA HAIK, who after being first duly sworn, stated on oath that the matters and facts set forth in the above and foregoing Affidavit are true and correct as therein stated.

Teresa O. Haik
TERESA HAIK

SWORN TO AND SUBSCRIBED BEFORE ME, this 4th day of December, 2008.

Christy D. Palmer
NOTARY PUBLIC

MY COMMISSION EXPIRES:

April 27, 2012



PREPARED BY:

Pamela L. Hancock, MSB #10676
Attorney for the Estate of Debbie DeClement-Grace
HANCOCK LAW FIRM, PLLC
P. O. Box 2372
Madison, MS 39130
Telephone: (601) 853-2223
Facsimile: (601) 853-9693

MADISON COUNTY MS This instrument was
filed for record December 5, 2008.

Book 43 Page 635

ARTHUR JOHNSTON, C. C.
BY: K. Sevels D.C.



IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF DEBBIE DECLEMENT-GRACE, DECEASED

CAUSE NO. 08-1056

AFFIDAVIT

I, John E. Haik, do hereby solemnly swear and affirm based on personal knowledge and belief the following:

I am familiar with the handwriting and signature of Debbie Anna DeClement-Grace because I am her brother-in-law and viewed her handwriting on a regular basis for all of these years.

I have reviewed a certain written instrument, purporting to be the Last Will and Testament of Debbie Anna DeClement-Grace, dated August 9, 1999, a copy of which is attached as Exhibit "A." I state on oath that said document was handwritten and signed by Debbie Anna DeClement-Grace, and further attest that the handwriting and signature on the handwritten will are genuine and that of Debbie Anna DeClement-Grace.

Because I was so close to my sister-in-law, Debbie Anna DeClement-Grace, I hereby attest that on or about August 9, 1999, Debbie Anna DeClement-Grace was competent to execute a will and dispose of her property.

Further, the affiant saith not.

WITNESS MY SIGNATURE, this the 4th day of December, 2008.

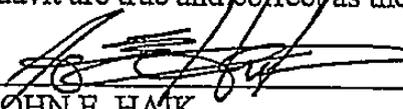
FILED
THIS DATE
DEC 05 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

[Signature]
JOHN E. HAIK

STATE OF MISSISSIPPI

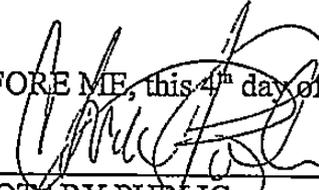
COUNTY OF MADISON

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this the 4th day of December, 2008, within my jurisdiction, the within named JOHN E. HAIK, who after being first duly sworn, stated on oath that the matters and facts set forth in the above and foregoing Affidavit are true and correct as thereon stated.



JOHN E. HAIK

SWORN TO AND SUBSCRIBED BEFORE ME, this 4th day of December, 2008



NOTARY PUBLIC

MY COMMISSION EXPIRES: April 27, 2012

PREPARED BY:
Pamela L. Hancock, MSB #10676
Attorney for the Estate of Debbie DeClement-Grace
HANCOCK LAW FIRM, PLLC
P. O. Box 2372
Madison, MS 39130
Telephone: (601) 853-2223
Facsimile: (601) 853-9693



MADISON COUNTY MS This instrument was
filed for record December 5, 2008.
Book 43 Page 637
ARTHUR JOHNSTON, C. C.
BY: R. Stevens D.C. 

Last Will and Testament

OF

08-1772

MARY HANEY WINDSOR

I, MARY HANEY WINDSOR, of Madison, Madison County, Mississippi, being of sound and disposing mind and memory, declare this to be my Last Will and Testament, hereby revoking any and all other Wills and Codicils heretofore made by me, intending hereby to dispose of all my worldly goods.

ARTICLE I.

I hereby nominate and appoint my daughter, DEBORAH WINDSOR BOWER, of Edmond, Oklahoma, to be Executrix of this my Last Will and Testament, and my estate and direct that she, or any successor executrix, shall serve without bond and, to the extent allowed by law, waive the necessity of preparing or filing any inventory, accounting or formal appraisal of my estate. In the event DEBORAH WINDSOR BOWER predeceases me, or is unable or unwilling to serve as my Executrix, I hereby nominate and appoint my daughter, RENEE' WINDSOR LAKE, of Flowood, Mississippi, to serve as my Executrix. My Executrix is granted to power to sell any real estate owned by me at my death, without the formality of Court approval, if the devisees in Article IV determine that they wish to sell.

ARTICLE II.

I hereby authorize and direct my Executrix to pay all of my funeral expenses and expenses of my last illness, if any, and any other just debts that I may owe as soon as possible after my death.

ARTICLE III.

I give, devise and bequeath any guns that I own at the time of my death to my son, ALTON EUGENE WINDSOR, JR. This is the only bequest to my son, ALTON EUGENE WINDSOR, JR., because he has already received his share of my estate during my lifetime.

Mary Haney Windsor

FILED	
THIS DATE	Page One of Three Pages
DEC 12 2008	
ARTHUR JOHNSTON, CHANCERY CLERK	
BY <u>D. Zell</u>	D.C.

ARTICLE IV.

I give, devise and bequeath to my daughters, ANITA SUE REEVES, DEBORAH WINDSOR BOWER and RENEE' WINDSOR LAKE, in equal shares, my residence located at 1904 Bellewood Road, Jackson, Mississippi, if the same has not sold, as well as the contents located therein, with the exception of the guns devised in Article III above.

ARTICLE V.

All the rest, residue and remainder of my estate, real, person and mixed, wheresoever located I give, devise and bequeath to my three daughters, ANITA SUE REEVES, DEBORAH WINDSOR BOWER and RENEE' WINDSOR LAKE, in equal shares, per stirpes. If any one of my three daughters predeceases me, I give, devise and bequeath that daughters share to her children, in equal shares.

IN WITNESS WHEREOF, I have affixed my signature to the foregoing page, this page and the next page of this my Last Will and Testament on this the 16th day of March, 2005 in the presence of the undersigned whom I have requested to act as subscribing witnesses hereto.

Mary Haney Windsor
MARY HANEY WINDSOR

Mary Haney Windsor

We, subscribing witnesses to the foregoing Last Will and Testament of MARY HANEY WINDSOR, do hereby declare that we have acted as subscribing witnesses hereto at the request of the said MARY HANEY WINDSOR that she declared this instrument to be her Last Will and Testament to us; that we have affixed our signatures hereto in her presence and in the presence of each other, and that she affixed her signature hereto in the presence of each of us, all on the day and year above written; and that on said occasion, the said MARY HANEY WINDSOR was of sound and disposing mind and memory.

WITNESS OUR SIGNATURES on this, the 16th day of March, 2005.

WITNESS:

ADDRESS:

[Signature]
Susan B. Parliston

129, Calmont Pkwy
Ridgeland, MS 39157
107 Windrush drive
Ridgeland, MS 39157

Mary Haney Windsor

STATE OF MISSISSIPPI

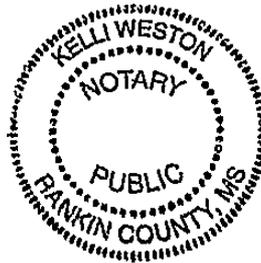
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, the within named MARY HANEY WINDSOR, who acknowledged that she executed the above and foregoing instrument.

Given under my hand and official seal, this the 16th day of March, 2005.

Kelli Weston
NOTARY PUBLIC

MY COMMISSION EXPIRES:
2-25-08



Notary Public State of Mississippi
At Large
My Commission Expires
February 25, 2008
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC

AFFIDAVIT OF SUBSCRIBING WITNESSES

STATE OF MISSISSIPPI
COUNTY OF MADISON

Personally came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SUSAN G. FINKSTON and FRED W. JOHNSON, JR., credible and competent subscribing witnesses to a certain instrument of writing dated March 16, 2005, purporting to be the Last Will and Testament of MARY HANEY WINDSOR, each of whom having been first duly sworn, state on oath that the said MARY HANEY WINDSOR signed, made, published and declared said instrument as her Last Will and Testament on the 16th day of March, 2005, the date of said instrument, in the presence of these affiants; that the Testatrix was then of sound and disposing mind and memory, and above the age of twenty-one (21) years; that the Testatrix was acting voluntarily without undue influence, fraud or restraint; the affiants subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance and request of MARY HANEY WINDSOR, and in the presence of each other; that the Testatrix the time of the attestation was mentally capable of recognizing, and actually conscious of said act and attestation that the subscribing witnesses were, at the time of said attestation, competent witnesses under the laws of the State of Mississippi; that at the time of said attestation the Testatrix, MARY HANEY WINDSOR, indicated to the affiants that she was a resident of and had a fixed place of residence in the County of Madison,

State of Mississippi; and that the Proof of Will is attached to the original of the Last Will and Testament of said Testator, MARY HANEY WINDSOR, signed, made, published and declared by her on the 16th day of March, 2005.

Susan B. Pinkston

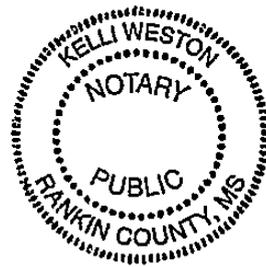
John W. Johnson Jr

SWORN TO AND SUBSCRIBED before me on the 16th day of March, 2005.

Kelli Weston
NOTARY PUBLIC

My commission expires:

2-25-08



Notary Public State of Mississippi
At Large
My Commission Expires
February 25, 2008
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC

MADISON COUNTY MS This instrument was
filed for record December 12, 2008.

Book 43 Page 639

ARTHUR, JOHNSTON, C. C.

BY. D. Orell DC



LAST WILL AND TESTAMENT

OF

ERIC W. LAGERSON

2008-1280-B

I, ERIC W. LAGERSON, an adult resident citizen of Madison 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 other Wills and Codicils heretofore made by me.

ITEM I.

I do hereby appoint Trustmark National Bank, Jackson, Mississippi, as Executor. I hereby direct that my Executor shall not be required to give any bond, and I hereby waive the necessity of having a formal appraisement, inventory and accounting made of my estate. I hereby expressly give and grant unto my Executor all the rights, powers and discretions hereinafter set forth in Item VI.

ITEM II.

I hereby direct my Executor to pay my funeral expenses and all of my just debts as soon as may be conveniently done.

ITEM III.

I give and bequeath the sum of Ten Thousand Dollars (\$10,000.00) to my daughter, Erica Margaret Lagerson (Chesnik).

I give and bequeath the sum of Ten Thousand Dollars

FILED
THIS DATE
DEC 15 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

[Signature: Eric W. Lagerson]

(\$10,000.00) to my daughter, Elizabeth Waddington Lagerson.

I give and bequeath the sum of Five Thousand Dollars (\$5,000.00) to my sister, Karen Ann Lagerson (Beatty).

ITEM IV.

A. I give and bequeath the sum of Two Thousand Five Hundred Dollars (\$2,500.00) to the Mississippi College School of Law, Jackson, Mississippi.

B. I give and bequeath the sum of Two Thousand Five Hundred Dollars (\$2,500.00) to Arizona State University, Tempe, Arizona.

C. I give and bequeath the sum of Two Thousand Five Hundred Dollars (\$2,500.00) to The McCallie School, Chattanooga, Tennessee.

D. I give and bequeath the sum of One Thousand Two Hundred Fifty Dollars (\$1,250.00) to Opera Memphis, Memphis, Tennessee.

E. I give and bequeath the sum of One Thousand Two Hundred Fifty Dollars (1,250.00) to The Mississippi Museum of Art, Jackson, Mississippi.

ITEM V.

I give, devise and bequeath all of the rest and residue of the property comprising my estate, of whatsoever kind or character and wheresoever situated, to the Howard Hughes Medical Institute, 4000 Jones Bridge Road, Chevy Chase, Maryland 20815-6789, in memory of my father, Floyd Lagerson, and my grandfather, Victor Lagerson, who were both medical doctors.

Victor Lagerson

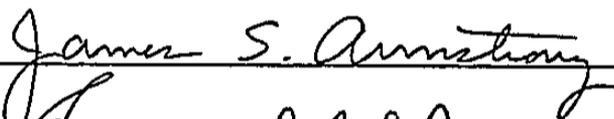
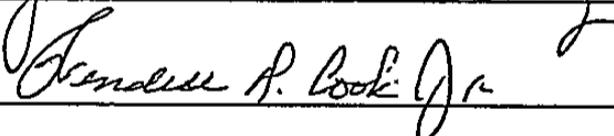
ITEM VI.

My Executor shall have the power to sell personal property which I may own at the time of my death upon such terms and conditions as my Executor may determine without the necessity of a court order and without bond. My Executor shall have full power and authority to invest and reinvest the property of my estate in such manner and upon such terms and conditions as my Executor may see fit. I give and grant unto my Executor all of the powers granted by the "Uniform Trustees' Powers Law", being Sections 91-9-101 through 91-9-119 of the Mississippi Code of 1972 as now enacted or hereafter amended.

IN WITNESS WHEREOF, I have hereunto subscribed my name this the 18TH day of September, 2008.


ERIC W. LAGERSON

This instrument was, on the day and year shown above, signed, published and declared by ERIC W. LAGERSON 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.

WITNESSES

STATE OF MISSISSIPPI

COUNTY OF MADISON

AFFIDAVIT OF SUBSCRIBING WITNESSES

THIS DAY personally came and appeared before me, the undersigned authority at law in and for said jurisdiction, James S. Armstrong, Wendell C. Cook, Jr. and Joshua P. Henry, the three subscribing witnesses to that certain instrument of writing purporting to be the Last Will and Testament of ERIC W. LAGERSON, a citizen of Madison County, Mississippi, each of whom having been first duly sworn, each makes oath that the said ERIC W. LAGERSON signed, published and declared the original of said instrument as his Last Will and Testament on the 18th day of September, 2008, the day and date of said instrument, in the presence of said three affiants, all of whom were the subscribing witnesses to said instrument; that said Testator was then of sound and disposing mind and memory and above the age of twenty-one years; and each of the said three subscribing witnesses subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance and request, and in the presence of the said Testator and in the presence of each other.

Witness: James S. Armstrong
Address: 1103 Pinehurst Place
Jackson, MS 39202

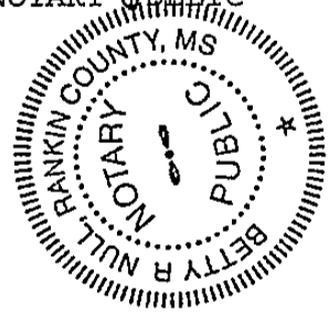
Witness: Wendell C. Cook, Jr.
Address: 22 Blackberry Lane
Madison, MS 39110

Witness: Joshua P. Henry
Address: 4027A Hawthorn
Jackson, MS 39206

SWORN to and subscribed before me, this the 18th day of September, 2008.

Betty R. Drell
NOTARY PUBLIC

My Commission Expires:
7/1/09



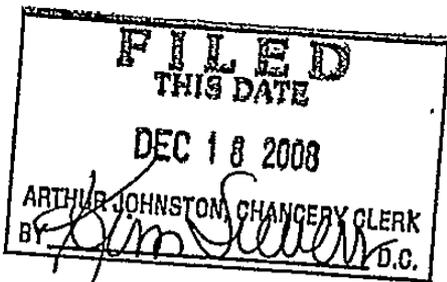
MADISON COUNTY MS This instrument was
filed for record December 15, 2008
Book 43 Page 645
ARTHUR JOHNSTON, C.O.
BY: W. Drell P.C.

Last Will and Testament

of

Edward Harris

2008-1256



I, EDWARD HARRIS, a resident of the City of Tougaloo, County of Madison, State of Mississippi, do make and declare this to be my Last Will and Testament, and I revoke all my prior Wills and Codicils.

FIRST: Declaration Concerning Family. I declare that I am the father of Maudelle Brown of Opa-Locka, Florida; Laurette H. Martin of Madison, Mississippi; Albertine H. Merriweather of Memphis, Tennessee; Edward Harris, Jr., of Sacramento, California; and Atlanta Jordan of Hawthorne, California.

SECOND: Nomination and Appointment of Executor. I hereby nominate and appoint EDWARD HARRIS, JR. to be my Executor hereunder, to serve without bond. In the event my nominee fails to become or at any time ceases to be the duly appointed and acting Executor hereunder, I nominate LAURETTE H. MARTIN followed by MAUDELLE BROWN, as Executor, to serve without bond, and I do hereby waive any requirement for any accounting, inventory or appraisalment by any Executor of my estate. The term "Executor" as used herein shall apply regardless of gender.

THIRD: Last Illness and Funeral Expenses; Powers of Executor. I direct my

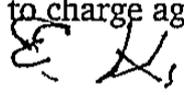
[Signature]

Edward Harris

Executor to pay my last illness and funeral expenses. I authorize my Executor to receive and retain any of my property; to sell, at public or private sale, encumber or lease any property of my estate without notice, at such prices and upon such terms as he deems best, and without the giving of any bond, subject, however, to such confirmation as may be required by law; to hold, manage and operate such property; to continue the operation of any business of my estate, alone or in partnership with others, for such times and in such manner as deemed advisable, or to sell or liquidate such business, and any such operation, sale or liquidation shall be at the risk of my estate and without liability on my Executor for any losses resulting therefrom; to invest and reinvest surplus moneys in such investments as he deems advisable; to determine what is principal and what is income of my estate and to allocate and charge to either principal or income any debts, taxes and expenses of administration.

FOURTH: Disposition of All Property. It is my intention by this Will to dispose of the entirety of my property, if any.

FIFTH: Disposition of Personal Effects. Except as provided in any written instructions to my Executor regarding the disposition of personal effects, I give any interest I may have in all personal automobiles, clothing, jewelry, china, silver, books, pictures and other works of art, household furniture and furnishings and all other items of domestic, household or personal use to the Trustee of that Trust Agreement described in Paragraph SIXTH. The bequests made by this paragraph shall be free and clear of estate and inheritance taxes, which I direct my Executor to charge against the residue of



Edward Harris

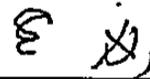
my estate.

SIXTH: Disposition of Residue of Estate.

(1) All the rest, residue and remainder of my estate, both real and personal and of whatever kind and wherever situated, I give, devise and bequeath to the Trustee under that certain Trust Agreement designated as THE EDWARD HARRIS REVOCABLE TRUST, signed earlier this day and bearing the same date as this Will, of which I am the Trustor and the initial Trustee, to be combined with the other assets of the trust and held, administered and distributed as a part of that trust, according to the terms thereof and any amendments made to it prior to my death. It is my intent, if it be permissible, not to create a separate trust by this Will and not to subject THE EDWARD HARRIS REVOCABLE TRUST or the property added to it by this Subparagraph (1) to the jurisdiction of the probate court.

(2) If for any reason the disposition in Subparagraph (1) is not operative or is invalid, or if the trust referred to in Subparagraph (1) fails or has been revoked, then I give the rest, residue and remainder of my estate to the individual or entity which would have been Trustee of such trust had such trust been operative, valid and unrevoked at my death, to be held, administered and distributed under the terms and conditions of THE EDWARD HARRIS REVOCABLE TRUST, signed earlier this day and bearing the same date as this Will, which trust is incorporated herein by reference.

(3) Anything else herein to the contrary notwithstanding, should any portion of such trust be terminable upon my death, the disposition made in this Paragraph SIXTH



Edward Harris

shall be made directly to the beneficiaries for whom the outright distribution from the trust shall be made, and the remainder which will remain in such trust, if any, shall pass into such trust under the provisions of Paragraph SIXTH (1) or (2), as the case may be.

(4) Should the Trustee of that trust described in Paragraph SIXTH (1) and (2) elect not to pay any or all of the estate, gift or inheritance taxes from such trust, then, to the extent they are not so paid, all taxes levied by the United States or any state, district, territory or possession thereof upon or because of any property passing under this Will or any Codicil hereto or by reason of any transfer or gift made by me during my lifetime or at my death, or which may be imposed by reason of my death, or the acquisition of property by any person upon my death by succession, inheritance, survivorship or otherwise, shall be paid out of the residue of my estate as an expense of administration. My Executor is authorized to accept any distributions from the Trustee of that trust described in Paragraph SIXTH (1) or (2) for purpose of such payment.

SEVENTH: Omitted Heirs; Will Contests. Except as otherwise specified in this Will, I have intentionally and with full knowledge omitted to provide for my heirs at the time of my death. If any beneficiary under this Will or heir at law of mine or person claiming through any of them shall contest or otherwise challenge the validity of this Will or attack any of its provisions or the trust described in Paragraph SIXTH herein, directly or indirectly, any share or interest in my estate given to such person under this Will or the trust is hereby revoked, and such share or interest shall be distributed in the same manner provided herein as if such person had predeceased me.

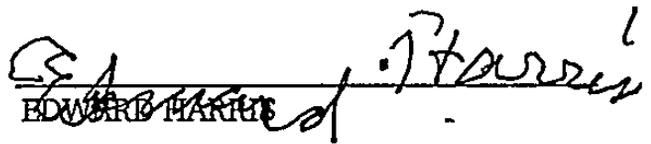


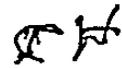
Edward Harris

EIGHTH: Partial Invalidity. Should any part, clause, provision or condition of this Will be held to be void, invalid or inoperative, then I direct that such invalidity shall not affect any other provision hereof, which shall be effective as though such invalid provisions had not been made.

NINTH: References to Gender. Any reference herein to the masculine shall include the feminine, and vice versa. Any reference to the plural shall likewise include the singular, and the obverse is also true.

IN WITNESS WHEREOF, I have signed and subscribed my name to this Last Will and Testament on this the 20 day of May, 2000.


EDWARD HARRIS



Edward Harris

CERTIFICATE OF SUBSCRIBING WITNESSES

The foregoing instrument, consisting of this and five (5) preceding printed pages, was signed, sealed, published and declared by EDWARD HARRIS, the Testator, to be his Last Will and Testament, in our presence, and we, at his request and in his presence and in the presence of each other have hereunto subscribed our names as witnesses, on this the 20 day of May, 2000.

Melanie Leonard

Vann F. Leonard

WITNESS:

WITNESS:

Melanie H. Leonard

Vann F. Leonard

P.O. Box 16026

P.O. Box 16026

Jackson, MS 39236

Jackson, MS 39236

E H

Edward Harris

**AFFIDAVIT OF WITNESSES TO THE
LAST WILL AND TESTAMENT OF
EDWARD HARRIS**

STATE OF MISSISSIPPI
COUNTY OF MADISON

BOOK 043 PAGE 655

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Melanie H. Leonard, and Vann F. Leonard subscribing witnesses to the Last Will and Testament of EDWARD HARRIS, who having been by me first duly sworn, on their oaths state:

That they are the subscribing witnesses to the Last Will and Testament of EDWARD HARRIS, which was executed by him on the 20 day of May, 2000, and that they subscribed their names to said Last Will and Testament in the presence of the Testator and in the presence of each other and at the special instance and request of said EDWARD HARRIS.

That at the time of the execution of said Last Will and Testament by EDWARD HARRIS, he was over the age of eighteen (18) years, was of sound disposing mind and memory, and competent to make a Will.

And further, Affiant saith not.

Melanie H. Leonard
WITNESS

Vann F. Leonard
WITNESS

SWORN TO AND SUBSCRIBED BEFORE ME, this the 20th day of May, 2000.

Arthur Johnston, C.C.
NOTARY PUBLIC

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 19, 2002
BONDED THIRD CLASSICAL NOTARY SERVICE

MADISON COUNTY MS This instrument was
filed for record December 18, 2008.

Book 43 Page 649
ARTHUR JOHNSTON, C. C.
BY: K. Sellers D.C.

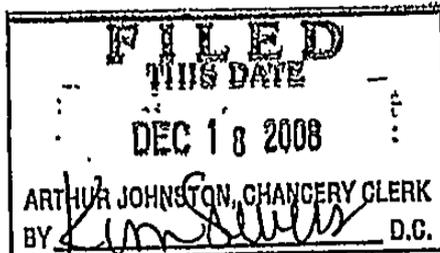


Last Will and Testament

of

B. Jean McDonald

2008-1233



I, B. Jean McDonald, an adult resident citizen of Madison County, Mississippi,

being over 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 any and all other Wills and Codicils heretofore made by me.

ITEM ONE

It is my will, and I so direct, that my funeral expenses and expenses of my last illness be paid by my hereinafter named Executrix, and that all of my just and lawful debts which are duly probated and allowed, as provided by law, be paid, but I do not make them a charge or lien upon the property of my estate, and no trust is hereby created for the payment of such debts. I hereby authorize and empower my Executrix in the case of any claim made against my estate to settle the same in her absolute discretion.

ITEM TWO

I am the widow of Charles Richard McDonald, deceased, and am not now married. I am the mother of Kathleen McDonald Rose and Charles Edward McDonald.

Initialed for Identification
Page Number 1 of 10 Pages

B. J. Mc
B. JEAN MCDONALD

ITEM THREE

BOOK 043 PAGE 657

I give, will, and bequeath all of my jewelry to my daughter, Kathleen McDonald Rose.

ITEM FOUR

My Executrix shall sell all of the real property which I own at my death for fair market value as soon as may reasonably be done, and the net proceeds shall be a part of the residuary of my estate.

ITEM FIVE

My Executrix shall sell all of my tangible personal property for fair market value as soon as may reasonably be done. My Executrix shall have absolute authority and discretion to abandon, in any way, property which my Executrix determines not to be worth protecting, in my Executrix's sole discretion. The net proceeds of the sales shall be a part of the residuary of my estate.

ITEM SIX

I give, will, bequeath, and devise the rest, residue, and remainder of all of my property of every kind, character and description, real, personal and mixed, both community and separate, of which I may die seized and possessed, and wheresoever the same may be situated or located as follows:

- A. Five percent (5%) or the sum of Thirty-six Thousand and no/100's Dollars (\$36,000.00), whichever is less, shall go to each of the following grandchildren of mine, Tyler Charles McDonald, Morgan Kathryn

Initialed for Identification
Page Number 2 of 10 Pages

B. J. Mc
B. JEAN McDONALD

McDonald, and Natalie Jean Rose. In the event a grandchild as beneficiary has not attained the age of twenty-five (25) years, then I will, devise and bequeath said share which would otherwise pass to said beneficiary, unto Kathleen McDonald Rose, in trust to hold, administer, invest and reinvest the same, to collect the income and after paying all expenses incident to the management of the trust, for said beneficiary as follows, to-wit:

1. There need be no physical segregation or division of the various trust shares except as segregation or division may be required by the termination of any of the trusts, but the Trustee shall keep separate accounts for the different undivided interests.
2. Subject to a possible retention of some or all of the assets of the trust estate by the Trustee pursuant to sub-paragraph 4 hereinbelow, whenever any beneficiary for whom a trust is then held shall have attained the age of 25 years the Trustee shall give over to such beneficiary the share apportioned hereunder to such beneficiary, discharged of the trust.
 - a. The share as to each beneficiary who shall be under the age of 25 years shall be held in trust hereunder for the benefit of such beneficiary until such beneficiary shall attain the age of 25 years, and upon the attainment of the age of 25 years by such beneficiary, the principal and accumulated income then remaining which at that time constitutes the beneficiary's separate trust share shall be delivered and conveyed to the beneficiary, discharged of the trust.
 - b. Upon the death of a beneficiary for whom a trust is then held prior to final distribution to such beneficiary, if said deceased beneficiary is survived by issue, the decedent's share shall be distributed in equal shares to said issue, *per stirpes*, and if no issue, then in equal shares to the other beneficiaries in the decedent's class of beneficiaries, or to his or her trust, if applicable.
 - c. In the event that there shall be no surviving named beneficiaries, including issue as set forth herein, the trust shall terminate and the proceeds shall be distributed to my heirs at law, as determined by the laws of intestate succession then existing in the State of Mississippi.
3. The term "issue", unless otherwise designated herein, shall include only blood descendants and lineal descendants of mine. The term "issue" shall

only include descendants and lineal descendants of the Testatrix, born of a valid marriage. Such term shall specifically exclude individuals adopted out of the family of the Testatrix or out of the family of a descendant of the Testatrix.

4. The Trustee shall have the power to withhold payment pursuant to conflicting claims; and have the power to withhold from distribution, in the Trustee's discretion, at the time for distribution of any property in this trust, without the payment of interest, all or any part of the property, so long as the Trustee shall determine, in the Trustee's discretion, that such property may be subject to conflicting claims, to tax deficiencies, or to liabilities, contingent or otherwise, properly incurred in the administration of the trust estate. The Trustee is under no obligation to make such retentions and shall be under no liability whatever for the exercise or the failure to exercise such discretion. The interests of the beneficiaries hereunder shall be vested regardless of whether or not such assets are so retained.
5. SPENDTHRIFT PROVISION - No beneficiary of this trust shall have any right to alienate, encumber or hypothecate his or her interest in the trust to claims of his or her creditors, or to render such interest liable to attachment, execution, or other process of law. The income of this trust shall not be pledged, assigned, transferred, sold or accelerated, anticipated or encumbered in any manner whatsoever by any beneficiary, nor shall any income of the trust be in any manner subject or liable in the hands of the Trustee for the debts, contracts or encroachments of any beneficiary or be subject to any assignments or any other voluntary or involuntary alienation or disposition whatsoever. If the creditor of any beneficiary who is entitled to any distributions from a trust established under this instrument shall attempt by any means to subject to the satisfaction of his or her claim such beneficiary's interest in distribution, then, notwithstanding any other provision herein, until the release of the writ of attachment or garnishment or other process, the distribution set aside for such beneficiary shall be disposed of as follows:
 - a. DISTRIBUTION TO BENEFICIARY - The Trustee shall pay to or apply for the benefit of such beneficiary such sums as the Trustee shall determine to be necessary for the reasonable health, education (including study at institutions of higher learning) and support of the beneficiary according to his or her accustomed mode of life.
 - b. DISPOSITION OF EXCESS - The portion of the distribution that the Trustee shall determine to be in excess of the amount necessary for such health, education (including study at institutions of higher learning) and support shall, in the Trustee's discretion, either be

added to and become principal of the trust share of such beneficiary or be paid to or applied for the benefit of the other beneficiaries then entitled to receive payments from any trust established under this instrument, in proportion to their respective interests in the trust estate; or, if there be no other beneficiaries, the excess income may be paid to or applied for the benefit of the person or persons presumptively entitled to the next eventual interest, in proportion to their respective interests.

6. This is a private Trust and the Trustee shall not be required to obtain the order of approval of any court for the exercise of any power of discretion herein given, nor shall the Trustee be required to return to any court a periodic formal accounting of his administration of the Trust, and the Trustee herein shall not be required to make bond in order to serve in such capacity.
7. I hereby grant to any Trustee of any trust established hereunder the continuing, absolute, discretionary power to deal with any property, real or personal, held in my Estate or in any trust, as freely as I might in the handling of my own affairs. Such power may be exercised independently without prior or subsequent approval of any judicial authority, and no person dealing with the Trustee shall be required to inquire into the propriety of any of his actions. I expressly confer upon any Trustee hereunder the specific powers set forth in § 91-9-101 *et sec.* of the Mississippi Code of 1972, Annotated as now enacted or hereafter amended. Without limiting the generality of the foregoing, I hereby grant to any Trustee hereunder the following specific powers and authority in addition to and not in substitution of powers conferred by law:
 - a. To compromise, settle or adjust any claim or demand by or against my Estate or any trust and to agree to any rescission or modification of any contract or agreement.
 - b. To sell, exchange, assign, transfer and convey any security or property, real or personal, held in my Estate or in any trust fund, at public or private sale, at such time and price and upon such terms and conditions (including credit) as the Trustee may deem to be advisable and for the best interest of my Estate and Trusts.
 - c. To invest and reinvest (including accumulated income) in any property (real or personal) as the Trustee may deem advisable, including stock (whether listed or unlisted) and unsecured obligations, undivided interests, interests in investment trusts, legal and discretionary common trust funds, leases, and property which is outside of my domicile,

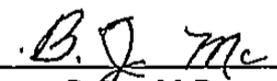
all without diversification as to kind or amount without being restricted in any way by any statute or court decision (now or hereafter existing) regulating or limiting investments by fiduciaries.

- d. To register and carry any property in the Trustee's own name or in the name of the Trustee's nominee or to hold it unregistered, but without thereby increasing or decreasing the Trustee's liability as fiduciary.
- e. To sell or exercise any "rights" issued on any securities held in my Estate or in any trust fund hereunder.
- f. To vote in person or by proxy any stock or securities held, and to grant such proxies and powers of attorney to such person or persons as the Trustee may deem proper.
- g. To consent to and participate in any plan for the liquidation, reorganization, consolidation or merger of any corporation, any security of which is held.
- h. To borrow money upon such terms and conditions as the Trustee may determine and to mortgage and pledge Estate and Trust assets as security for the repayment thereof.
- i. Whenever required or permitted, to divide and distribute my Estate or any trust created hereunder, to make such distribution in cash or in specific property, real or personal, or an undivided interest therein or partly in cash and partly in such property, and to do so without regard to the income tax basis of specific property allocated to any beneficiary.
- j. To employ accountants, attorneys and such agents as the Trustee may deem advisable; to pay reasonable compensation for their services and to charge same to (or apportion same between) income and principal as the Trustee may deem proper.
- k. Unless inconsistent with other provisions of this instrument, to hold two or more trusts or other funds in one or more consolidated funds, in which the separate trusts or funds shall have undivided interests.
- l. My Trustee shall not be required to file in any Court or with any public official any reports or accounts relating to the administration of the trusts created by this Will, except to the extent that I have no power to excuse the filing of such reports or accounts. The receipt of the Trustee shall operate as full acquittance and discharge of my William H. Oliver for the property turned over to my Trustee.

Initialed for Identification
Page Number 6 of 10 Pages

B. J. M.
B. JEAN McDONALD

- m. Wherever authorized by this instrument to accumulate or distribute principal and income, to make such decision free from attack or question by any person, it being intended that the Trustee may feel free to make such decisions on the basis of the facts as they exist at the time any such decision is made.
 - n. Abandon, in any way, property which my Trustee determines not to be worth protecting; and/or to retain unproductive property, in my Trustee's sole discretion.
 - o. The Trustee shall be reimbursed and indemnified against loss or liability arising from ownership of any shares of stock or other properties included in the Trust Estate, whether held in the Trustee's name or in the name of a nominee, and shall have a lien on the principal of the Trusts and the income therefrom for the amount of any liability, loss, or expense that may be so incurred by the Trustee, including the expense of defending any action or proceeding instituted against the Trustee or such nominee by reason of such holding.
8. I hereby authorize and empower the Trustee in the Trustee's sole and absolute discretion, at any time and from time to time, to disburse from the principal of the trust estate created under this article (even to the point of completely exhausting same) such amounts as the Trustee may deem advisable to provide adequately and properly for the support, maintenance, education and health of a beneficiary hereof, including, but not by way of limitation, expenses incurred by reason of illness, disability and education. In determining the amounts of principal to be so disbursed, the Trustee shall take into consideration any other income (other than capital gains) or property which such beneficiary may have from any other source; and the Trustee's discretion shall be conclusive as to the advisability of any such disbursement and the same shall not be questioned by anyone.
9. Any Trustee not a beneficiary hereunder shall receive as compensation for the Trustee's services, unless waived, such amount of compensation as is customarily being charged by commercial trust companies for services as a trustee of an *inter vivos* trust in the State of Mississippi. Any Trustee shall be entitled to reimbursement from the assets of the trust for expenses incurred during the course and scope of administering this trust.
10. In the event Kathleen McDonald Rose is unable or unwilling to serve as Trustee, then I appoint Michael Henry Rose as Trustee under the same terms and conditions and with the same powers.

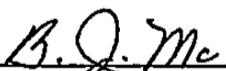

B. JEAN McDONALD

B. After the gifts to the said grandchildren are given or put into trust as stated hereinabove, the remainder shall go in equal shares to my two children, Charles Edward McDonald and Kathleen McDonald Rose. In the event Charles Edward McDonald predeceases me, then his share shall go in equal shares to his son, Tyler Charles McDonald, and to his daughter, Morgan Kathryn McDonald, subject to the provisions for distribution to a grandchild under the age of twenty-five (25) years. In the event Kathleen McDonald Rose predeceases me, then her share shall go to her daughter, Natalie Jean Rose, subject to the provisions for distribution to a grandchild under the age of twenty-five (25) years. In the event a child of mine dies without issue, then that share shall go to the other child, or, if deceased, to the hereinabove named child or children of that child of mine.

ITEM SEVEN

I do direct that Kathleen McDonald Rose shall serve as Executrix of this my Last Will and Testament. In the event that my said Executrix shall be unwilling or unable to serve, then I do direct that Michael Henry Rose shall so serve on the same terms, conditions and with the same powers. No hereinabove named Executrix or Executor shall not be required to give bond or other security, and I do hereby waive any requirement for any accounting (initial, interim or final accounting), inventory or appraisal by the Executor or Executrix of my estate. I further vest my Executrix or Executor with full power and authority to sell, transfer and convey any property, real or

Initialed for Identification
Page Number 8 of 10 Pages


B. JEAN MCDONALD

personal, which I may own at the time of my death at such time and price and upon such terms and conditions (including credit) as my Executrix or Executor may determine, and to do every other act and thing necessary and appropriate for the complete administration of my estate without order of any court and without notice to anyone. In addition, I expressly confer upon the Executrix or Executor of my estate the specific powers set forth in § 91-9-101 *et sec.* of the Mississippi Code of 1972, Annotated as now enacted or hereafter amended.

ITEM EIGHT

Where appropriate, words of the masculine gender include the feminine and neuter; words of the feminine gender include the masculine and neuter; and words of the neuter gender include the masculine and feminine. Where appropriate, words used in the plural or collective sense include the singular and vice-versa.

IN WITNESS WHEREOF, I have executed the foregoing instrument and do declare the same to be my Last Will and Testament on this the 23rd day of September, 2008.

B. Jean McDonald
B. JEAN MCDONALD

Initialed for Identification
Page Number 9 of 10 Pages

B.J.M.
B. JEAN MCDONALD

CERTIFICATE OF SUBSCRIBING WITNESSES

We, EMMA KAY LONG and Elizabeth L. Wynn do hereby certify that **B. Jean McDonald** made, declared and published the foregoing instrument to be 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, that the Testatrix was over the age of eighteen (18) years, and believing the Testatrix to be of sound and disposing mind and memory.

WITNESS OUR SIGNATURES this the 23rd day of September, 2008.

Emma Kay Long
WITNESS
PO Box 14
Jackson, MS 39205

Elizabeth L. Wynn
WITNESS
PO Box 14
JACKSON, MS 39205

B. Jean McDonald
B. JEAN McDONALD

AFFIDAVIT OF WITNESSES TO THE
LAST WILL AND TESTAMENT OF
B. JEAN MCDONALD

STATE OF MISSISSIPPI
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Emma Kay Long, and Elizabeth L. Wynn, subscribing witnesses to the Last Will and Testament of B. JEAN MCDONALD, who having been by me first duly sworn, on their oaths state:

That they are the subscribing witnesses to the Last Will and Testament of B. JEAN MCDONALD, which was executed by her on the 23rd day of September, 2008, and that they subscribed their names to said Last Will and Testament in the presence of the Testatrix and in the presence of each other and at the special instance and request of said B. JEAN MCDONALD.

That at the time of the execution of said Last Will and Testament by B. JEAN MCDONALD, she was over the age of eighteen (18) years, was of sound disposing mind and memory, and competent to make a Will.

And further, Affiant saith not.

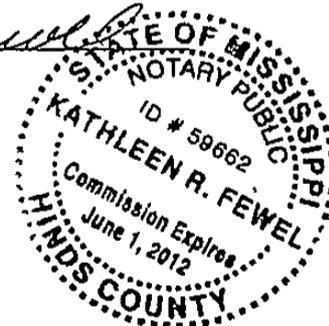
Emma Kay Long
WITNESS

Elizabeth L. Wynn
WITNESS

SWORN TO AND SUBSCRIBED BEFORE ME, this the 23rd day of September, 2008.

Kathleen R. Fewel
NOTARY PUBLIC

MADISON COUNTY MS This instrument was
filed for record December 18, 2008.
Book 43 Page 666
ARTHUR JOHNSTON, C. C.
BY: R. Silvers DC



2008-285-B

LAST WILL AND TESTAMENT
OF
MARY EWING

I, MARRY EWING, a resident of Hinds County, Mississippi, hereby make, publish and declare this to be my LAST WILL AND TESTAMENT in the manner and form following:

FIRST

I direct that all my just debts be paid as soon after my death as shall be practical.

SECOND

I hereby nominate and appoint my niece, Dorian Leigh Tatum, of Mounds, Oklahoma, as Executrix of my LAST WILL AND TESTAMENT. I direct that she shall serve without bond, and that she shall not be required to make an accounting to anyone whatsoever.

THIRD

I direct that my body be donated to the University Medical School, said body and the organs thereof, to be disposed of by said institution in any manner in which it may desire.

FOURTH

After the payment of my just debts, I give my Executrix a power of appointment to distribute all of my property in her sole discretion equitably among by neices Dorian Leigh Tatum and Vicki Vincent Ewing and the three children of Dorian Leigh Tatum. If any of these five recipients of my property

FILED
THIS DATE
DEC 22 2008
ARTHUR JOHNSTON, CHANCERY CLERK
BY Logan D.C.

Mary Ewing
MARY EWING

predecease me, I direct that their share shall be distributed per capita among the surviving recipients.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this, the 25th day of May, 1989.

Mary Ewing
MARY EWING

The foregoing instrument was subscribed, published and declared by MARY EWING, the Testator above named, 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 and at her request, in her presence and in the presence of each other, hereunto subscribe our name and address attesting and subscribing witnesses, this the ___ day of _____, 1989.

Lucia Nall
WITNESS

Residing at
515 Hunter's Creek
Madison Ms 39110

E. Barbara Adams
WITNESS

Residing at
P.O. Box 1584
Jackson, Ms 39215

Bang H. Powell
WITNESS

Residing at
1914 Cherokee Dr.
Jackson, Miss 39211



A235-10

LAST WILL AND TESTAMENT

R235-04

BE IT KNOWN, that I, Floyd Keeston Lowery, Jr. of 519 Hunters Creek Circle, Madison, Ms., County of Madison in the State of Mississippi being of sound mind, do make and declare this to be my Last Will and Testament expressly revoking all my prior Wills and Codicils at any time made.

I. PERSONAL REPRESENTATIVE:

Madison, Miss.

I appoint Wife, Theatus Pauline Cowart Lowery of 519 Hunters Creek Circle, as Personal Representative of this my Last Will and Testament and provide if this Personal Representative is unable or unwilling to serve then I appoint daughter, Pamela Elizabeth Lowery of 125 Oak Ridge Circle, Madison, as alternate Personal Representative. My Personal Representative shall be authorized to carry out all provisions of this Will and pay my just debts, obligations and funeral expenses. I further provide my Personal Representative shall not be required to post surety bond in this or any other jurisdiction, and direct that no expert appraisal be made of my estate unless required by law.

II. GUARDIAN:

In the event I shall die as the sole parent of minor children, then I appoint _____, as Guardian of said minor children. If this named Guardian is unable or unwilling to serve, then I appoint _____ as alternate Guardian

III. BEQUESTS:

I direct that after payment of all my just debts, my property be bequeathed in the manner following: I do hereby give, devise, and bequeath all the property that may be owned or possessed by me at the time of my death to my beloved wife, Pauline Cowart Lowery, to the exclusion of my daughter, Pamela Elizabeth Lowery Bowman.

In the event my beloved wife should predecease me, then I give, devise and bequeath my property as follows:

- 1) to my daughter, Pamela Elizabeth Lowery Bowman: My home and all its furnishings located at 519 Hunters Creek Circle in the City of Madison and all appurtenant structures, also 50% (fifty percent) of stock, cash, investments remaining.
- 2) to my granddaughter, Ashley LeShea Bowman Firkins: sterling silver flatware, books, any pictures she would like to have, all of Keeston's things, and 25% (25 percent) of all stock, cash or investments remaining
- 3) to my grandson, Chadwick Oscar Bowman: 25% (twenty-five percent) of any cash, stock or investments remaining
- 4) to my son-in-law, John Oscar Bowman: first choice of any and all shop tools.

In testimony thereof, I do hereby make, declare, and publish the foregoing instrument as my last Will and Testament on this the 11th day of November 1998.

FILED
THIS DATE
JAN 09 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY [Signature] D.C.

[Signature]
Testator Initials

Execute and attest before a notary. Caution: Louisiana residents should consult an attorney before preparing a will.



IN WITNESS WHEREOF, I have hereunto set my hand this _____ tenth day of November, 1998, to this my Last Will and Testament.

Floyd K Lowery
Testator Signature

IV. WITNESSED:

The testator has signed this will at the end and on each other separate page, and has declared or signified in our presence that it is his/her last will and testament, and in the presence of the testator and each other we have hereunto subscribed our names this _____ day of _____, 19____.

Johnnie S. Neal
Witness Signature

233 Mackey Dr, Madison, MS.
Address

Jerry D. Dumas
Witness Signature

13330 Midway Rd, Jerry, MS
Address
38170

Witness Signature

Address

State of _____ }
County of _____ }
We, _____, and _____,

the testator and the witnesses, respectively, whose names are signed to the attached and foregoing instrument, were sworn and declared to the undersigned that the testator signed the instrument as his/her Last Will and that each of the witnesses, in the presence of the testator and each other, signed the will as a witness.

Testator: Floyd K Lowery

Witness _____

Witness _____

Witness _____

On _____ before me,
appeared _____
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature Jenni Jo Fitzhugh
Signature of Notary

My Commission Expires March 18, 2002

Affiant _____ Known _____ Produced ID
Type of ID _____

MADISON COUNTY MS This instrument was
filed for record January 9, 2009
Book 43 Page 1669
ARTHUR JOHNSTON, C. C.
BY L Jones D. C.



LAST WILL AND TESTAMENT

OF

09-081

ELIZABETH BARKSDALE MCKAY

I, ELIZABETH BARKSDALE MCKAY, a resident citizen of Jackson, Hinds County, Mississippi, being over the age of twenty-one (21) years, of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking, cancelling and holding for naught all former Wills, codicils, declarations or testamentary statements of every kind, character and nature.

ITEM I.

I hereby appoint my son, Sidney Barksdale McKay, Executor of this my Last Will and Testament; and, if he is unable or unwilling for any reason to serve as such, or resigns, I appoint my nephew, R. Fulton Barksdale, as my Alternate Executor. I do hereby specifically waive the giving of bond, appraisal, inventory, accounting and all other formalities, insofar as I lawfully may. Both of my Executors shall have the right to sell real and personal property, at public or private sale, on such terms as they see fit, in their sole discretion and without the approval of any Court; and shall have all the powers given my Trustee.

ITEM II.

I have given to my daughter, Elizabeth McKay Parris, the sum of \$3,000, which is to be charged as an advancement against her portion of my Estate.

Should either my daughter, Elizabeth McKay Parris, or my son, Sidney Barksdale McKay, owe any money to me at the time of my death, it shall be charged as an advancement against his or her respective share of my Estate.

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

WITNESSES:

Courtney A. Winchester
Joshua Green

FILED
THIS DATE
JAN 15 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

PAGE 1 OF 7 PAGES

EXHIBIT "A"

ITEM III.

Subject to Item IV hereof, I do hereby give, devise and bequeath all property of which I may die seized and possessed, both real, personal and mixed, wheresoever located, one-half (1/2) to my son, Sidney Barksdale McKay, and one-half (1/2) to Sidney Barksdale McKay, as Trustee and his successors in trust (herein referred to as "Trustee"), for the use and benefit of my daughter, Elizabeth McKay Parris.

The above-mentioned Trust shall be upon the following terms, provisions and conditions:

1. The purpose of this Trust is to provide for the care, support and maintenance of its beneficiaries in accordance with the standard of living at my death of such beneficiaries. Its primary beneficiary is my beloved daughter, Elizabeth McKay Parris; but there may be additional beneficiaries as provided in Items III and IV.

2. The Trustee shall pay the net income from this Trust, after paying all necessary expenses and costs of administration, to my daughter, Elizabeth McKay Parris (and to any other beneficiaries), in as nearly equal quarterly payments as possible and at least annually; or, in his discretion, the Trustee may use the net income of this Trust for the use and benefit of the beneficiary or beneficiaries.

Should the net income from this Trust at any time be insufficient to provide the care, support and maintenance of my daughter, Elizabeth McKay Parris (or any other beneficiary), in accordance with the purpose of this Trust, or due to any serious medical emergency, then the Trustee shall have, in his sole and conclusive discretion, the right to pay out or use for the use and benefit of my daughter (or any other

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

WITNESSES:

Courtney A. Winchester
Joshua Green

beneficiary) from the principal of the Trust herein created such sums of money as needed to supplement the net income herefrom to accomplish the purpose of this Trust.

3. Unless extended as provided in Item IV, the Trust is to terminate on the death of Elizabeth McKay Parris or her sixty-fifth (65th) birthday, whichever is sooner, and all trust funds, including undistributed principal and undistributed net income shall be distributed to her, if she is living; and, if my said daughter is not living, then to my grandchildren, Ryan Muckelroy and Jessica Parris, in equal shares, per stirpes; subject, however, to Item IV hereof.

4. Said Trustee and any successor Trustee hereunder shall have full power and discretion as follows:

(a) To exercise all powers set forth in §91-9-101 through §91-9-119 of the Miss. Code Anno. (1972), the Uniform Trustee's Powers Law, as presently existing or hereafter amended.

(b) To hold, manage and control the trust estate, collect the income, dividends, rents, profits and revenue accruing and arising therefrom and from the investments and reinvestments thereof.

(c) To sell, exchange, transfer and convey at such prices and for such considerations as the Trustee may deem proper, any real or personal property at any time belonging to the Trust estate, at public or private sale.

5. All persons who shall pay any money or transfer any property to the Trustee hereunder shall be exempt from all responsibility in respect to the application of the same and from the necessity of inquiring into the regularity, validity

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

WITNESSES:

Courtney Ann Winchester

Joshua Green

or propriety of any sale made or purporting to be made under this Trust or powers contained herein, provided the same appear upon their face to be regular.

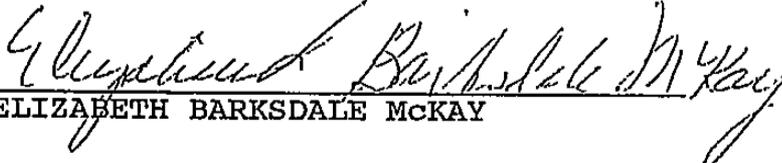
6. The Trustee hereunder shall at not time be liable for mistakes of judgment but only for actual fraud and/or bad faith upon the part of the Trustee, from which he has personally profited.

7. There shall be paid from the income of this Trust before the disbursement of any portion thereof, such reasonable fees, costs and expenses as may be incurred by or due to the Trustee for anything done herein, together with such taxes as may be required hereunder or deemed advisable by the Trustee. The Trustee's fee shall be reasonable and shall be fixed by agreement with the beneficiary; or, if not, by the Chancery Court of Hinds County, Mississippi.

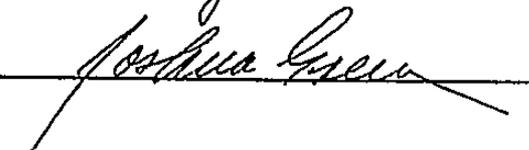
8. This is a private trust, and I do not want judicial supervision. I direct that all of my Trustees and Successor Trustees shall serve without bond, accounting, inventory or appraisal.

9. The Trustee shall file the income tax returns for said Trust and furnish a copy of the fiduciary tax returns to its beneficiary.

10. SPENDTHRIFT CLAUSE All beneficiaries under the trust herein created are hereby restrained from and shall be without the right, power or authority to sell, transfer, assign, pledge, mortgage, hypothecate, alienate, anticipate or in any other manner affect or impair their beneficial right, title, interest, claim, and estate in and to either the income or principal of the trust estate, or any part thereof, during the


ELIZABETH BARKSDALE MCKAY

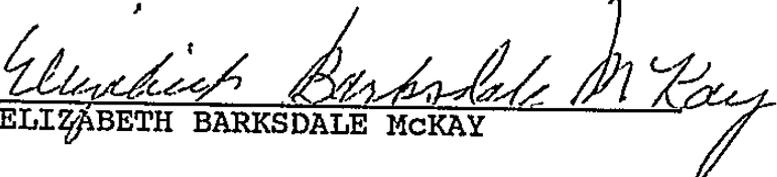
WITNESSES:

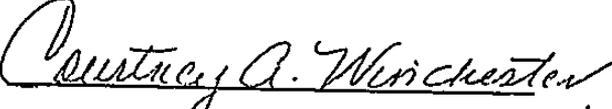
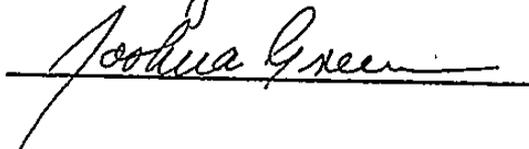
entire term of said trust; nor shall the right, title, interest and estate of any beneficiary be subject to any right, claim, lien or judgment of any creditor of any such beneficiary, nor be subject to or liable for any process of law or equity.

ITEM IV.

Should either of my said children (Sidney Barksdale McKay and Elizabeth McKay Parris) predecease me, their interest in my Estate shall vest in and be distributed to my grandchildren by said child, in equal shares, with the descendants of any predeceased grandchild taking the share of their predeceased ancestor, per stirpes; and, if there be no descendant or descendants of said predeceased child, then to my surviving child or, if I have no surviving child, then to my grandchildren by my other child, in equal shares, with the descendants of any predeceased grandchild taking the share of their predeceased ancestor, per stirpes; provided, however, that if any heir or beneficiary taking under this Will is under the age of twenty-five (25) years or has been adjudicated to be legally incompetent, the share of such heir or beneficiary shall continue to be held in trust under the terms of Item III as a separate trust for such heir or beneficiary until such heir or beneficiary reaches the age of twenty-five (25) years and/or until such heir or beneficiary is adjudicated to be legally competent, and then the remaining undistributed principal and net income due such heir or beneficiary shall be paid to such heir or beneficiary as a final distribution, free of trust; and provided, further, that, if any such heir or beneficiary has a legal guardian appointed, the Trustee may, in his sole discretion, determine to make such a final distribution to such legal guardian and thereby terminate this trust as to that thus distributed.


ELIZABETH BARKSDALE MCKAY

WITNESSES:

"Descendant" as used in my Will includes children who are adopted under the age of thirteen (13) years.

ITEM V.

I have left my Executor a list showing my desires in regard to my tangible property and personal effects; and it is my wish that the same be given to certain persons because of my personal regard for them or for sentimental reasons. If this list is not found by my Executor within thirty (30) days from the date of my death, my Executor, in his sole and conclusive discretion, shall divide and distribute my tangible personal property or the proceeds thereof equally among my beloved children: Sidney Barksdale McKay and Elizabeth McKay Parris. Should either of them be deceased, their share shall go to their children. My Executor may allow these persons to choose the items that they wish, if this is satisfactory to everyone; but if there is any disagreement or more than one of them wants the same item, then my Executor shall have complete power, in his sole and conclusive discretion, either to divide these items as he sees fit or to sell the same and divide the proceeds.

ITEM VI.

Should Sidney Barksdale McKay be unable or for any reason unwilling to serve as Trustee under this Will, or resigns, then in his place and his stead, I appoint R. Fulton Barksdale as successor to Sidney Barksdale McKay, as Trustee; and, if he is unable or unwilling to serve as such, or resigns, I appoint the Trustmark National Bank of Jackson, Mississippi as successor Trustee; and I direct that both of my successor Trustees shall serve with the same powers, conditions, waivers, authority and absence of judicial supervision as my original Trustee.

EXECUTED this, the 8th day of October, 1992.

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

WITNESSES:

Constance A. Winchester
Joshua Green

We, the undersigned witnesses to the above and foregoing Last Will and Testament of ELIZABETH BARKSDALE MCKAY certify that said Will consisting of 6 pages (including this page) was published and declared by her to be her Last Will and Testament in our presence, and that we, at her request, have subscribed our names hereto as witnesses in her presence and in the presence of each other.

Courtney A. Winchester
ADDRESS: 615 Industrial Dr. #F-6
Richland, Mo. 39218

Joshua Green
ADDRESS: 154 Glenway Drive
Jackson, MS 39216-4101

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, Courtney A. Winchester and Joshua Green, (hereinafter referred to as "Affiants"), who, having been by me first duly sworn, on oath stated that Affiants knew ELIZABETH BARKSDALE MCKAY (hereinafter referred to as "Testatrix") during her lifetime; that on October 8, 1992, Testatrix was over the age of twenty-one (21) years, competent to make a Will and of sound and disposing mind and memory; that on said date Testatrix did make, publish and declare that certain document attached hereto to be Testatrix's Last Will and Testament, and at Testatrix's special instance and request, in her presence and in the presence of Courtney A. Winchester and Joshua Green, said Affiants did witness Testatrix's signature to said attached Last Will and Testament; that Testatrix then had a fixed place of residence in Hinds County, Mississippi, and had had for many years before; that said document attached hereto is the same instrument that was published as Testatrix's Last Will and Testament by ELIZABETH BARKSDALE MCKAY in the presence of Courtney A. Winchester and Joshua Green as hereinabove set forth and as set forth and dated October, 8, 1992; and that the signatures of Courtney A. Winchester and Joshua Green now appear on the attached Last Will and Testament as witnesses thereto, having been so placed at the time of its execution on October 8, 1992.

Courtney A. Winchester
Joshua Green

SWORN TO AND SUBSCRIBED before me, this the 8th day of October, 1992.

Bethany Fisk Ward
NOTARY PUBLIC

My Commission Expires:
5-12-94

MADISON COUNTY MS This Instrument was
filed for record January 15, 2009.
Book 43 Page 670
ARTHUR JOHNSTON, C. C.
BY: R. SUMMERS D C



EXHIBIT '85

09-081

FIRST CODICIL TO LAST WILL AND TESTAMENT
OF
ELIZABETH BARKSDALE MCKAY

I, Elizabeth Barksdale McKay (also known as "Elizabeth B. McKay"), being over the age of twenty-one (21) years and of sound and disposing mind and memory and not acting under undue influence of any person whomsoever, do hereby make, publish and declare this instrument to be my First Codicil to my Last Will and Testament dated October 8, 1992.

1. I hereby amend my said Last Will dated October 8, 1992, to insert an Item IIA after Item II thereof (on page one), reading as follows:

"II A

"I direct my Executor to sell and convey my home known and described as "No. 5635 Ridgewood Road" in the City of Jackson, Mississippi at public or private sale, upon such terms as he deems proper, in his sole and absolute discretion, for cash and/or credit; and I give and bequeathe to St. Luke's United Methodist Church(located at 621 Duling Avenue, Jackson, Mississippi 39216) ten percent (10%) of the net proceeds of my said home. I give the remainder of such net proceeds as a part of my residuary estate under Item III of my said Will."

2. I hereby amend my said Last Will dated October 8, 1992 to revise Item III (page 2) thereof solely so as to make the same subject to my new Item IIA and leave only the rest and remainder of all my property, after satisfaction of my bequest to St. Luke's United Methodist Church, one-half to my son, Sidney Barksdale McKay and one-half to Sidney Barksdale McKay, as Trustee and his successors in trust, for the use and benefit of my daughter, Elizabeth McKay Parris, all as provided in Item III of my said Will dated October 8, 1992.

3. I do hereby confirm, republish and declare my said Will dated October 8, 1992 and this, my First Codicil thereto, to be Last Will and Testament, in all respects other than those hereinabove mentioned.

FILED
THIS DATE
JAN 15 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

EXHIBIT "C"

I subscribe my name to this Codicil, this, the 7th day of June, 2001, in the presence of the undersigned witnesses, who subscribe their names hereto in my presence and at my request.

Elizabeth Barksdale McKay

Elizabeth Barksdale McKay
ELIZABETH BARKSDALE MCKAY

WITNESSES:

Addresses:

Adrienne Manning of P.O. Box 291 Jxn, MS 39205

Pam Logan of P.O. Box 291 Jxn, MS 39205

At the special instance and request of Elizabeth Barksdale McKay and in her presence and in the presence of each other, we did witness the foregoing instrument, containing 2 pages including this one, as the Last Will and Testament of the said Elizabeth Barksdale McKay.

This the 7th day of JUNE, 2001.

Adrienne Manning

Pam Logan

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY appeared before me, the undersigned authority in and for the County and State aforesaid, Adrienne Manning and Pam Ingram (herein after referred to as "Affiant"), who, having been by me first duly sworn, on oath stated that Affiant knew ELIZABETH BARKSDALE MCKAY, (hereinafter referred to as "TESTATRIX") during her lifetime; that on June 7, 2001, TESTATRIX was over the age of twenty-one (21) years, competent to make a Will and of sound and disposing mind and memory; that on said date TESTATRIX did make, publish and declare that certain document attached hereto to be the FIRST CODICIL to the TESTATRIX's Last Will and Testament and her Last Will and Testament, and at TESTATRIX's special instance and request, in her presence and in the presence of Affiant, said Affiant did witness TESTATRIX's signature to said attached Last Will and Testament; that TESTATRIX then had a fixed place of residence in Hinds County, Mississippi, and had had for many years before; that said document attached hereto is the same instrument that was published as TESTATRIX's Last Will and Testament by Elizabeth BARKSDALE MCKAY in the presence of Affiant, as hereinabove set forth and as set forth and dated on June 7, 2001; and that the signature(s) of Affiant now appear on the attached FIRST CODICIL TO THE LAST WILL AND TESTAMENT OF ELIZABETH BARKSDALE MCKAY as witness(es) thereto, having been so placed at the time of its execution as aforesaid; and that Affiant was/were were adult competent witness(es) on June 7, 2001 and said Affiant still is/are.

Adrienne Manning
Affiant

Pam Ingram
Affiant

SWORN TO AND SUBSCRIBED before me by Affiant this, the 7th day of June, 2001.

David E. Krudge
NOTARY PUBLIC

My Commission Expires:

My Commission Expires on August 27, 2004

MADISON COUNTY MS This instrument was filed for record January 15, 2009

Book 43 Page 678

ARTHUR JOHNSTON, C. C.

BY: R. Williams D.C.



EXHIBIT "D"

LAST WILL AND TESTAMENT

OF

2008-1285

ROBERT CLEMONS

I, ROBERT CLEMONS, an adult resident of Madison, Madison County, Mississippi, make this my Will and revoke all prior Wills and Codicils.

ITEM I.

I am no longer married. I have two (2) children now living, as follows: CHRISTOPHER NICOLAS CLEMONS, born October 27, 1986, and LEAH ELIZABETH CLEMONS, born September 17, 1983.

The words "child", "children", "grandchildren" and "descendants" as used herein shall include any persons born to a descendant of mine after this execution of this Will and shall be deemed to include an adopted child or adopted children, irrespective of any provisions of law establishing a contrary presumption.

ITEM II.

I appoint my sister, DEBBIE RANKIN, of Brandon, Mississippi, Executor of my Estate under this Will. In the event my sister is or becomes unable or unwilling to serve as Executor of my Estate, I appoint my nephew, NATHAN GLENN, of Jackson, Mississippi, Executor of my Estate.

ITEM III.

My Executor shall pay all funeral expenses, costs of administration and other proper claims against my estate.

FOR IDENTIFICATION:
Robert Clemons

FILED
THIS DATE
JAN 15 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY Kim Lewis D.C.

ITEM IV.

All Section references, as used in this Will, refer to the Internal Revenue Code of 1986, as amended, or any corresponding provisions of future laws.

Unless otherwise provided, in referring to the Trustee, any neuter terminology also includes the masculine and feminine or vice versa and any reference in the singular shall also include the plural or vice versa.

Where used throughout this Will, the terms "Executor," "Executrix" and "Administrator" may be used interchangeably and shall apply to whomever may be serving as personal representative of my estate, whether one or more than one, and to any successor Executor or Administrator.

ITEM V.

I give, devise and bequeath to my sister, DEBBIE RANKIN, as Trustee under the terms set forth in this Will, my entire estate, both real and personal, of whatsoever kind or character and wheresoever located. This trust shall be for the benefit of my children and my grandchildren.

In the event my sister is or becomes unable or unwilling to serve as Trustee, I appoint my nephew, NATHAN GLENN, as first Successor Trustee.

The Trustee shall divide this trust into two (2) separate trusts. There shall be a separate trust for my son, CHRISTOPHER NICOLAS CLEMONS, equal to twenty-five percent (25%) of the total trust estate and a separate trust for my daughter, LEAH ELIZABETH CLEMONS, equal to seventy-five percent (75%) of the total trust estate.

FOR IDENTIFICATION.

Robert Clemons

The Trustee shall immediately distribute to my son, CHRISTOPHER NICOLAS CLEMONS, his entire trust estate, free from all trust constraints. In the event my son is not then living, the Trustee shall distribute his share of the trust to my son's children, per stirpes.

The Trustee shall hold, administer and distribute the trust estate for my daughter, LEAH ELIZABETH CLEMONS, for the remainder of her life under the following provisions.

A. The Trustee shall distribute, at least quarterly, to or for the benefit of my daughter as much of the net income of the trust as the Trustee, in its discretion, deems advisable for my daughter's education, support, maintenance and health, including any hospital or other institutional care, and for the maintenance of her accustomed standard of living. Any income not distributed shall be added to principal and distributed in accordance with subsequent provisions.

B. In addition to the income distributions, the Trustee shall distribute to or for the benefit of my daughter, as much principal as the Trustee, in the Trustee's discretion, deems advisable for my daughter's education, support, maintenance and health, including any hospital or other institutional care, and for the maintenance of her accustomed standard of living. In making principal distributions, the Trustee shall consider the needs of my daughter and the funds available to her from other sources.

C. After the death of my daughter, the Trustee shall distribute all remaining trust assets, if any, to my niece, ASHLEY COLE, of Rankin County, Mississippi, free from all trust constraints. In the event my niece is not then living,

FOR IDENTIFICATION

Robert Clemons

the Trustee shall distribute any remaining assets to my niece's children, per stirpes.

D Upon distribution of the entire trust estate to the beneficiary or beneficiaries of the trust created under this Item of my Will, such trust shall terminate.

E. This trust shall be designated and known as the "Robert Clemons Family Trust."

ITEM VI.

In making distributions for beneficiaries from any trust created under this Will and especially where such beneficiaries are minors, or incapable of transacting business due to illness, the Trustee, in the Trustee's discretion, may make distributions either (a) directly to the beneficiary, (b) to the legal or natural guardian of the beneficiary, (c) to a relative or guardian of the person of the beneficiary who has custody and care of the beneficiary, or (d) by applying the distributions for the benefit of the beneficiary by paying expenses directly. In any event, the Trustee shall require such reports and take such steps as the Trustee deems requisite to assure and enforce the application of such distributions for the exclusive benefit of the beneficiary.

None of the principal or income of any trust created under this Will shall be liable for debts of any beneficiary or be subject to seizure by creditors of any beneficiary. A beneficiary shall have no power to sell, assign, transfer, encumber or in any manner to anticipate or dispose of any part of his or her interest in the trust funds or the income produced from the funds.

FOR IDENTIFICATION

Robert Clemons

The Trustee of any trust created herein shall have the authority to distribute income or principal of the trust in cash or in kind. In making distributions of both principal and income, the Trustee may make a non pro rata distribution of property in kind. The judgment of the Trustee concerning values and purposes of such division or distribution of the property or securities held in the trust shall be binding and conclusive on all interested parties. In making a division or distribution, the Trustee is specifically excused from a duty of impartiality with respect to the income tax basis of the property distributed and may select assets to be allocated or distributed without regard to the income tax basis of the property.

The Trustee shall not be required to make physical division of the trust property comprising the "Robert Clemons Family Trust," except when necessary for the purpose of distribution, but may, in its discretion, keep the trusts in one or more consolidated funds. As to each consolidated fund, the division into the various shares comprising such fund need be made only on the Trustee's books of account, in which case each trust shall be allotted its proportionate part of the principal and income of the fund and charged with its proportionate part of expenses thereof.

ITEM VIII.

Notwithstanding any provision of this Will to the contrary, the interest of every beneficiary of any trust created by this Will shall vest within the period prescribed by the Rule against Perpetuities or any statute pertaining thereto. Upon such vesting, any trust property held by the Trustee shall be distributed immediately, free and clear of any trust,

FOR IDENTIFICATION



to the current income beneficiary or beneficiaries of the trust (or to his or her legal guardian or other personal representative) as though such current income beneficiary had reached the age at which final distribution to him or to her were required by this Will.

ITEM IX.

If at the time any distribution of trust assets from any trust created in this Will is required and a minor is entitled to a share thereof, including any distribution of vested property under Item VIII above, the Trustee is directed to continue to hold the share of the minor in trust for the minor's benefit until such minor attains the age of twenty-one (21) years. Until distribution is made, the Trustee shall expend such part of the income and/or principal of the share belonging to the minor as the Trustee, in the Trustee's discretion, deems necessary to provide for the education, support, maintenance and health of the minor.

ITEM X.

Any trust created herein shall be entitled to a proportionate share of the income of my estate commencing with the date of my death. During the administration of my estate and until the trust is established, I authorize the Trustee, in the Trustee's discretion, to request of my Executor, in which case my Executor may comply with that request, to pay at least annually out of my estate advanced payments of income to the income beneficiaries of the trust. These payments shall be an amount which in the judgment of the Trustee and the Executor, jointly, equals the income which the beneficiaries would receive from the trust had it been established at my death.

FOR IDENTIFICATION

Robert Clemone

Any trust created by this Will is a private trust. The Trustee shall not be required to obtain the order or approval of any court for the exercise of its powers and discretion.

No Trustee hereunder shall be required to enter into any bond or to file with any court a formal accounting of the Trustee's administration. The Trustee shall render annual accounts to the income beneficiaries of each trust. No person paying money or delivering property to the Trustee shall be required to see to its application

ITEM XII.

A Trustee of any trust created in this Will may resign at any time by giving written notice, specifying the effective date of resignation, to the persons who are income beneficiaries of the trust at that particular time. The notice may be made by personal delivery or sent by registered mail. In the event of such resignation or in the event of removal of the Trustee, the successor Trustee named above, if any, shall be appointed successor Trustee. In the event there is no named Trustee remaining, the successor Trustee shall be a bank possessing trust powers or a trust company. The resigning or removed Trustee shall deliver all trust assets to the successor Trustee on the effective date of the resignation or removal, and shall, within sixty (60) days of such date, submit a full and final accounting to the successor Trustee and to the income beneficiaries of the trust. Any successor Trustee shall be vested with all the rights, powers, duties and discretion conferred upon the original Trustee.

FOR IDENTIFICATION.

Robert Clemens

Unless otherwise provided, the administration and management of the trust created herein, the sale and conveyance of the trust assets, the investment and reinvestment of trust assets and the rights, powers, duties and liabilities of the Trustee shall be governed by the terms and provisions of the Uniform Trustees' Powers Law of Mississippi (being §91-9-101 and following of the Mississippi Code of 1972) as it now exists or may hereafter be amended. In addition to the powers contained in that law, the Trustee shall have full power and authority:

A. To determine the allocation of receipts and expenses between income and principal. However, such allocation shall not be inconsistent with the beneficial enjoyment of trust property accorded to a life tenant or remainderman under the general principles of the laws of trusts. Further, all rights to subscribe to new or additional stocks or securities and all liquidating dividends shall be deemed to be principal.

B. To place, in the discretion of the Trustee, trust funds on time deposit in savings accounts or certificates of deposit in any federally-insured bank.

C. To receive, invest in, and retain in the trust all types of property and, especially, to receive, invest in, and retain in the trust shares of stock in closely held corporations partnership interests in general and limited partnerships, oil, gas, and other mineral interests and unimproved real estate regardless of where it may be situated, without liability and without regard to the proportion such property or property of a similar character so held may bear to the entire amount of the trust estate and whether

FOR IDENTIFICATION:

Robert Lemons

or not such property is of the class in which Trustees generally are authorized to invest by trust law.

D. To sell, transfer, convey, mortgage, lease and dispose of the trust property upon such terms and in such manner and for such amounts as the Trustee shall deem proper, and any lease or other instrument which is executed by the Trustee shall continue in full force and effect under its terms, notwithstanding the termination of any trust hereunder.

E. To consolidate and merge any trust created hereunder with any other trust created by me or any other person, whether inter vivos or by Will, if the beneficiaries are the same and the terms of that other trust are substantially the same as this trust

F. To invest trust assets in a common fund established by the Trustee pursuant to the Uniform Common Trust Fund Law of Mississippi (being §81-5-37 of the Mississippi Code of 1972) as it now exists or may hereafter be amended

G. To surrender, disclaim, release, relinquish or amend, after providing written notice to the income beneficiaries, all or any portion of any administrative provision of any trust created herein which cause or may cause adverse or unanticipated tax liability to my estate, the trust, the Trustee, or the beneficiaries

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

I. To receive property conveyed to the trust by any person, and to hold, administer and distribute the property in accordance with the terms of the trust.

FOR IDENTIFICATION:

Robert Lemons

J To participate in any reorganization, recapitalization, merger, or similar proceeding affecting any corporation or partnership, the securities of which or interests in which are held in trust.

K. To retain such experts, including specialized investment counsel, appraisers, accountants, and attorneys, as it deems appropriate for advice in the selection, maintenance and disposition of trust assets, and to pay the fees of any such experts as well as all expenses incurred in the acquisition, storage, maintenance and delivery of such assets.

ITEM XIV.

Any recipient of property or beneficiary of a trust hereunder, or the Executor or other personal representative of the estate of any of them who may be deceased, shall have the right to disclaim all or any part of his or her interest in any property which I have devised or bequeathed to him or her, whether outright or in trust, or all or any part of his or her interest in any trust created herein. Any disclaimer shall be made within the time period and in a manner required for the disclaimer to qualify under Section 2518. Any such disclaimer shall be made in writing, stating specifically the property or interest disclaimed, and may be filed with the Chancery Court in which my Will is probated and shall also be delivered to my Executor. If any person or a Trustee disclaims any portion of a bequest, the property disclaimed shall be distributed to the Trustee of the "Robert Clemons Family Trust" created by Item V of this Will to be held, administered, and distributed as provided herein.

FOR IDENTIFICATION:

Robert Clemons

All rights, powers, duties and discretions granted to or imposed upon my Executor shall be exercisable by and imposed upon any successor Executor or Administrator. I direct that neither my Executor nor any successor Executor or Administrator shall be required to make any bond as Executor or Administrator. To the extent permissible by law, I waive the requirement that my Executor, or any successor Executor or Administrator, be required to make a formal appraisal, provide an inventory, or file an accounting for my estate with any court.

Except where specific property is devised or bequeathed, my Executor shall have discretion to select property to be distributed in satisfaction of any devise or bequest provided in this Will. In making a selection, my Executor is excused from any duty of impartiality with respect to the income tax basis of the property. However, my Executor shall not exercise this discretion in a manner that will result in loss of, or decrease in, the marital deduction otherwise allowable in determining the federal estate tax due by my estate. My Executor shall have authority to continue all business operations in which I am interested at my death for the time permitted by law in order to avoid depreciation in value of the interests or losses to my estate or associates. My Executor may continue to act as partner, engage in any partnership, and take all actions with regard to any partnership my Executor deems advisable.

I specifically authorize my Executor to borrow such funds as may be necessary to pay my debts and administration expenses and taxes of my estate and to pledge such of my property, real or personal, as may be necessary to secure such loan,

FOR IDENTIFICATION

Robert Clemens

provided, however, that my Executor shall not pledge any property specifically devised or bequeathed herein. My Executor shall not be required to pay or otherwise satisfy such loan prior to the closing of my estate and the discharge of my Executor, but may distribute such property at its value net of such loan in satisfaction of any bequest herein.

IN WITNESS WHEREOF, I have signed and declared this to be my Last Will and Testament on this the 21 day of December, 2006.

Robert Clemons
ROBERT CLEMONS

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

Cassie R. McNeal

310 Fannin Landing Cir.

Brandon, MS 39047
Address

Paul Phyllis Sessions

14843 Pelham Pinegrove Rd.

Terry, MS 39170
Address

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF HINDS

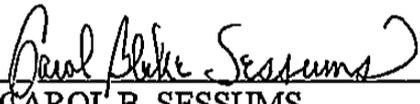
This date personally appeared before me, the undersigned authority at law, in and for the jurisdiction aforesaid, the within named CAROL BLAKE SESSUMS, who being by me first duly sworn according to law, states on oath that:

(1) Affiant is one of the subscribing witnesses to the Last Will and Testament of ROBERT CLEMONS (the "Testator"), who was personally known to affiant, and whose signature is affixed to the Last Will and Testament, which Last Will and Testament is dated December 21, 2006.

(2) On December 21, 2006, the Testator signed, published and declared his/her Last Will and Testament, in the presence of affiant and in the presence of CASSIE R. McLEOD, the other subscribing witness to the Will.

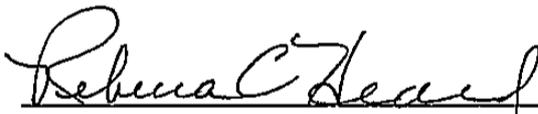
(3) The Testator was then and there of sound and disposing mind and memory, and above the age of eighteen (18) years.

(4) Affiant, together with CASSIE R. McLEOD, subscribed and attested the Will as witnesses to the signature and publication thereof, at the special request, and in the presence of the Testator, and in the presence of each other.



CAROL B. SESSUMS
Address: 14843 Lebanon Pinegrove Rd.
Terry, MS 39170

Sworn to and subscribed before me, this the 21st day of December, 2006.



NOTARY PUBLIC
My Commission Expires:



AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF HINDS

This date personally appeared before me, the undersigned authority at law, in and for the jurisdiction aforesaid, the within named CASSIE R. McLEOD, who being by me first duly sworn according to law, states on oath that:

(1) Affiant is one of the subscribing witnesses to the Last Will and Testament of ROBERT CLEMONS (the "Testator"), who was personally known to affiant, and whose signature is affixed to the Last Will and Testament, which Last Will and Testament is dated December 21, 2006.

(2) On December 21, 2006, the Testator signed, published and declared his/her Last Will and Testament, in the presence of affiant and in the presence of CAROL BLAKE SESSUMS, the other subscribing witness to the Will.

(3) The Testator was then and there of sound and disposing mind and memory, and above the age of eighteen (18) years.

(4) Affiant, together with CAROL BLAKE SESSUMS, subscribed and attested the Will as witnesses to the signature and publication thereof, at the special request, and in the presence of the Testator, and in the presence of each other.

Cassie R. McLeod

CASSIE R. McLEOD
Address: 310 Fannin Landing Cir.
Brandon, MS 39047

Sworn to and subscribed before me, this the 26th day of December, 2006.

Sarah L. O'Neal

NOTARY PUBLIC
My Commission Expires:



MADISON COUNTY MS This instrument was
filed for record January 15, 2009
Book 438 Page 681
ARTHUR JOHNSTON, C. C.
BY: *K. Johnston* D.C.



LAST WILL AND TESTAMENT

OF

VIRGINIA TOWNSEND MUNFORD

2008-1307

I, VIRGINIA TOWNSEND MUNFORD, an adult resident citizen of Jackson, 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, hereby revoking any and all other wills and codicils heretofore made by me.

ARTICLE I.

My husband's name is ROBERT SIMS MUNFORD, JR., and he is sometimes referred to herein as "my husband." I have two (2) children and they are ROBERT SIMS MUNFORD, III and LUTHER TOWNSEND MUNFORD. They are herein referred to collectively as "my Children" and individually as "my Child."

ARTICLE II.

I direct that all of my debts and obligations which may be probated and allowed against my estate shall be paid as soon as practicable after my death.

ARTICLE III.

I direct that all estate, inheritance, or other succession taxes incurred by reason of my death, shall be paid by my Executor as soon as practicable after my death from my residuary estate, without apportionment.

113135.1

-1-

FILED
THIS DATE
JAN 15 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *Odell* D.C.

VTM

ARTICLE IV.

I give, devise and bequeath all the rest and residue of the property comprising my estate, of whatsoever kind or character and wheresoever situated, including any lapsed bequests under the provisions of this Will, to my husband, ROBERT SIMS MUNFORD, JR., or if he shall predecease me, to my Children who survive me, and the living issue, if any, of any Child who shall predecease me, in equal shares, per stirpes.

ARTICLE V.

I hereby grant to my Co-Executors the continuing, absolute discretionary power to deal with any property, real or personal, held in my estate, as freely as I might in handling my own affairs. Such powers may be exercised independently without prior or subsequent approval of any judicial authority, and no person dealing with the Co-Executors shall be required to inquire into the propriety of any of their actions. I expressly confer upon my Co-Executors the specific powers set forth in Mississippi Code Annotated, Section 91-9-101 through Section 91-9-109 (1972), as now enacted or hereafter amended.

ARTICLE VI.

And now, having disposed of my entire estate, I hereby nominate and appoint my Children, ROBERT SIMS MUNFORD, III and LUTHER TOWNSEND MUNFORD, as Co-Executors of my estate under this, my Last Will and Testament. In the event either of my Children shall predecease me or shall be or become unable or unwilling to

serve as a Co-Executor, my remaining Child shall serve as sole Executor. I direct that neither of my Co-Executors nor any Successor Executor or Executrix shall be required to make any bond as Executor; neither shall they be required to make a formal appraisal of my estate or provide an inventory or an accounting to be filed with any court.

IN WITNESS WHEREOF, I have signed and declared this to be my Last Will and Testament on this the 31st day of January 1996, 1996.

Virginia Townsend Munford
VIRGINIA TOWNSEND MUNFORD
Testatrix

The foregoing instrument, consisting of this and three (3) preceding pages, was signed, published and declared by VIRGINIA TOWNSEND MUNFORD to be her Last Will and Testament, in our presence; and we, at her request and in her presence and in the presence of each other, have hereunto subscribed our names as witnesses.

WITNESSES:

Richard H. ...

Sharon Z. Ryan

ADDRESSES:

4605 Calvert Place
Jackson, Mississippi, 39211
2113 Pinshaven Dr.
Brandon, MS 39042

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, each of the undersigned Affiants, who being by me first duly sworn to law, says on oath:

(1) The within Will was subscribed in our presence by VIRGINIA TOWNSEND MUNFORD, the within named Testatrix, on the 31 day of January, 1996.

(2) That the Testatrix was then and there of sound and disposing mind and memory, and above the age of eighteen (18) years.

(3) That each of the undersigned subscribed and attested the within Will as witnesses to the signature and publication thereof, at the special instance and request, and in the presence of the Testatrix, and in the presence of each other.

Signature: Arthur F. Jernigan Jr.
Name: Arthur F. Jernigan Jr.
Address: 4605 Calvita Place
Jackson, Mississippi
Telephone No.: 601-362-2550

Signature: Sharon Z Ryan
Name: SHARON Z. RYAN
Address: 2113 Pinehaven Dr.
Brandon, MS 39042
Telephone No.: 601-992-5828

Subscribed and sworn to before me by the above-named Affiants on this 31st day of January, 1996.

Donna M. Morant
NOTARY
MADISON COUNTY, MISSISSIPPI
NOTARY PUBLIC

My Commission Expires:
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE.
MY COMMISSION EXPIRES: June 17, 1999.
BONDED WITH NOTARY PUBLIC UNDERWRITERS.

MADISON COUNTY MS This Instrument was
filed for record January 15, 2009
Book 43 Page 695
ARTHUR JOHNSTON C. C.
BY: W. Jernigan D.C.



VTM