

2009-720

Last Will and Testament

OF

MARSHALL LANE
Route 4, Box 157-B
Canton, Mississippi 39046

FILED
THIS DATE
AUG 06 2009
ARTHUR JOHNSTON, CHANCERY CLERK
By *L. Jones* D.C.

Last Will and Testament

OF

MARSHALL LANE

I, MARSHALL LANE, of Madison County, Mississippi, being over the age of twenty-one (21) years and of sound and disposing mind and memory, do make, publish and declare this to be my Last Will and Testament, hereby revoking all previous Wills and Codicils:

I.

I appoint as the Executrix of my estate my daughter, Lettie Mae Lane, to serve without bond and to act as her good judgment and discretion will determine; and she shall not be required to file any accounting, annual or final, to any Courts of her actions as Executrix.

II.

I give, devise and bequeath to my wife, Minnie Lee Lane; and my children, Mae Ethel Lane, Lettie Mae Lane, Martha Ann Lane, Wilma Faye Lane, Fredde D. Lane and Marshall Lane, Jr., to share and share alike, at the time of my death, any and all monies that I may have in any banking or financial institution.

III.

I give, devise and bequeath to my wife, Minnie Lee Lane, and my children, Mae Ethel Lane, Lettie Mae Lane, Martha Ann Lane, Wilma Faye Lane, Fredde D. Lane, and Marshall Lane, Jr., to share and share alike, at the time of my death, any and all property owned by me, both real and personal.

IV.

I give, devise and bequeath to my wife, Minnie Lee Lane; and my children, Mae Ethel Lane, Lettie Mae Lane, Martha Ann Lane, Wilma Faye Lane and Fredde D. Lane, to share and share alike, at the time of my death, the residue of my estate.

V.

I request that all of my just debts, duly probated, be paid out of any non-exempt money or property that I may have in my estate and that I be buried in a manner befitting my station in life, the expense of which shall be paid out of my estate.

WITNESS MY SIGNATURE this the 5th day of January, 1990.

Marshall Lane
MARSHALL LANE

WITNESSES:

Douayne Jones
Bessie M. Jones

* * *

STATE OF MISSISSIPPI

COUNTY OF MADISON

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

WITNESS OUR HANDS, this 5th day of January, 1990.

NAME

ADDRESS

DeWayne Jones

A-1 Box 340 Cortega
Miss 39051

Bessie M. Jones

P.O. Box 824
Canton, MS 39046



2009-1084

BOOK 044 PAGE 607

FILED
THIS DATE
AUG 06 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *[Signature]* D.C.

Last Will and Testament
of
Mattie Powell Rosenkrans

I, Mattie Powell Rosenkrans, of Madison County, Mississippi, being above the age of 18 years, and of sound and disposing mind, memory and understanding, and desiring to dispose of any property owned by me on the date of my death, do make, publish and declare this to be my *Last Will and Testament*, hereby expressly revoking all other wills and codicils and instruments of a testamentary nature which I have heretofore made.

ITEM I.

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 authorize and empower my Executrix in the case of any claim made against my estate to settle the same in her absolute discretion.

ITEM II.

I am married to Duane B. Rosenkrans, and we have three living children of our marriage, Duane Benjamin Rosenkrans, III, (Ben); James Robert Rosenkrans, (Bob); and Katherine R. Ewing, (Kay), all over the age of twenty-one (21) years. All references in this Will to my children shall mean only these three children. All references in this Will

to "descendants" shall only include legally adopted children provided such adoptee has been adopted before the age of eighteen (18) years, as well as bodily issue.

ITEM III.

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 to my husband, Duane B. Rosenkrans, if he survives me, and if not, then in equal shares to my children, *per stirpes*. If a child does not survive me, then the share that would have gone to that deceased child instead shall go in equal shares to his or her issue, including legally adopted children as set out hereinabove, if any and if not, then in equal shares to my surviving children, *per stirpes*.

ITEM IV.

I hereby nominate, name and appoint Katherine R. Ewing as Executrix of this my Last Will and Testament, hereby clothing her with full power and authority to carry out the terms and provisions hereof, and it is my will and I so declare that my said Executrix serve without bond, and I do hereby waive any requirement for any accounting (preliminary, interim or final), inventory or formal appraisalment by any herein named Executor or Executrix of my estate. In the event Katherine R. Ewing shall refuse or fail to qualify as Executrix, for any reason, other than the determination, made in her sole discretion, that an administration of my estate is unnecessary, or having qualified, should she thereafter cease to act in such capacity, I appoint Duane Benjamin Rosenkrans, III, as Executor under the same terms and conditions. I further vest my Executor or Executrix

with full power and authority to sell, transfer and convey any property, real or 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 Executor or Executrix may determine, and to do every other act and thing necessary and appropriate for the complete administration of my estate pursuant to this Last Will and Testament and any codicils hereto, without order of any court and without notice to anyone. In addition, and not by way of limitation, I expressly confer upon any Executor or Executrix hereunder the specific powers set forth in §§ 91-9-101 *et seq.* of the Mississippi Code of 1972, Annotated as now enacted or hereafter amended.

ITEM V.

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.

SIGNED WITH MY MARK, PUBLISHED AND DECLARED in the presence of the subscribing witnesses hereto on this, the 6 day of July, 2006, this my Last Will and Testament.

MATTIE POWELL ROSENKRANS, Testatrix

HER

MATTIE POWELL

ROSENKRANS

MARK

Jaqueline M. Wicketts
WITNESS

Judi A. Mann
WITNESS

CERTIFICATE OF SUBSCRIBING WITNESSES

We, Judi A. Mains and Jaqueline M. Watkins, do hereby certify that **Mattie Powell Rosenkrans** 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 and believing the Testatrix to be of sound and disposing mind and memory and understanding.

WITNESS OUR SIGNATURES this the 6th day of July, 2006.

Judi A. Mains
WITNESS

Jaqueline M. Watkins
WITNESS

Judi A. Mains

Jaqueline M. Watkins

P.O. Box 14

P.O. Box 14

Jackson Ms 39205

Jackson, MS 39205

**AFFIDAVIT OF WITNESSES TO THE
LAST WILL AND TESTAMENT OF
MATTIE POWELL ROSENKRANS**

STATE OF MISSISSIPPI
COUNTY OF MADISON

Personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Jaqueline M. Watkins and Judi A. Mains subscribing witnesses to the Last Will and Testament of Mattie Powell Rosenkrans, 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 Mattie Powell Rosenkrans, which was executed by her in their presence, making her mark, on the 6 day of July, 2006, 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 Mattie Powell Rosenkrans

That at the time of the execution of said Last Will and Testament by Mattie Powell Rosenkrans, 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.

Jaqueline M. Watkins
WITNESS

Judi A. Mains
WITNESS

SWORN TO AND SUBSCRIBED BEFORE ME, this the 6th day of July, 2006.

Kirkland J. Fowler
NOTARY PUBLIC

My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JUNE 1, 2008
BONDED THRU STEGALL NOTARY SERVICE

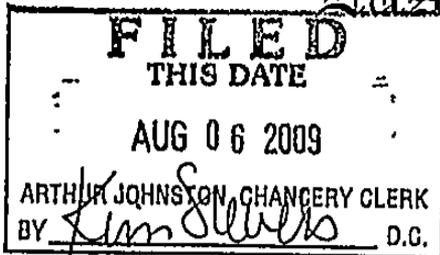
MADISON COUNTY MS This instrument was
filed for record AUGUST 6, 2009.

Book 44 Page 607
ARTHUR JOHNSTON, & C.

BY: Karla Stagg, & C.



Last Will and Testament 2009-1122
OF



MARY RANKIN COTTON

I, MARY RANKIN COTTON, of Canton, 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 cousin, SANDRA JONES WILSON, 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. I confer upon my Executrix all the powers set for in Mississippi Code, Annotated, §§91-9-101-91-9-119 (1972), as now enacted or hereafter amended.

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 all of my estate, both real and personal, into a trust for my daughter, TAYLOR SEYMONE COTTON, if she survives me. The proceeds of this trust shall be paid to TAYLOR SEYMONE COTTON when she reached the age of twenty-two (22) years old.

Mary Rankin Cotton

ARTICLE IV.

I hereby nominate and appoint my cousin, SANDRA JONES WILSON to serve as Trustee for the trust for my daughter, TAYLOR SEYMONE COTTON. The income and the principal of the trust shall be used by the Trustee to provide for maintenance, health, support, education and well being of my daughter, TAYLOR SEYMONE COTTON. Maintenance, support and well being shall include, but is not limited to, housing and household needs, health needs, food, clothing, educational expenses, including school tuition and monthly living expenses.

Should my daughter die before the age of twenty-two years, I give devise and bequeath the remainder of my daughter's trust to her children, if any, to be held in trust under the same terms and conditions as the trust for his or her parent. Should my daughter die before reaching the age of twenty-two years without issue, I give, devise and bequeath the remainder of funds in the trust to my cousin, SANDRA JONES WILSON.

I specifically waive all bond, inventory, appraisal and accounting by said Trustee and vest full and complete discretion and authority in said Trustee, to administer, manage, sell, invest, re-invest, mortgage, encumber, expend income or corpus, all as said Trustee deems to be in the best interest of the beneficiary of said Trust.

The Trustee has the option but not the obligation to sell any and all property, both real and personal, I own at my death and deposit the proceeds of said sales into the Trust for the support and maintenance of my daughter, TAYLOR SEYMONE COTTON.

In addition to the powers, rights and privileges above set forth, the Trustee shall also have all of the privileges, rights and powers set forth in the Mississippi Uniform Trustees' Powers Act with regard to the administration of said Trust.

Neither the principal nor the income of any of the Trust funds, which may be established hereunder, nor any part of the same, shall be liable for the debts of any beneficiary thereof, nor shall

Mary Rankin Cotton

the same be subject to seizure by any creditor of any beneficiary thereof, and they shall not have any power to sell, assign, transfer, convey encumber, or in any manner to anticipate or dispose of the interest in the Trust fund, or any part of same.

The Trustee shall not be required to return to any court any periodic formal accounting of its administration of the Trust, and bond shall not be required of the Trustee. However, the Trustee shall keep an accounting to the trust estate, showing all transactions on behalf of said trust estate. The Trustee shall furnish said accounting to the beneficiary of the trust which accounting shall show all investments and transactions relating thereto

ARTICLE V.

I hereby nominate and appoint my cousin, SANDRA JONES WILSON to serve as Guardian of the person of my daughter, TAYLOR SEYMONE COTTON, while she is a minor.

ARTICLE VI.

If my daughter, TAYLOR SEYMONE COTTON predeceases me, I give, devise and bequeath my estate, both real and personal, to my cousin, SANDRA JONES WILSON.

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 28th day of November, 2007, in the presence of the undersigned whom I have requested to act as subscribing witnesses hereto

Mary Rankin Cotton
MARY RANKIN COTTON

Mary Rankin Cotton

We, subscribing witnesses to the foregoing Last Will and Testament of MARY RANKIN COTTON, do hereby declare that we have acted as subscribing witnesses hereto at the request of the said MARY RANKIN COTTON, 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 RANKIN COTTON was of sound and disposing mind and memory.

WITNESS OUR SIGNATURES on this, the 28th day of November, 2007.

WITNESS: *L. L. [Signature]*

ADDRESS: 1227 N. Sibley St. #101
JACKSON, MS 39202

Mary L. Williams

545 North Park Lane
Jackson, MS 39236

Mary Rankin Cotton

AFFIDAVIT OF SUBSCRIBING WITNESSES

STATE OF MISSISSIPPI
COUNTY OF MADISON

I certify that this is a true and correct copy of the original executed on 11-28-07
[Signature]
Notary Public State of Mississippi

Personally came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Van L. Lackey and Mary L. Williams, credible and competent subscribing witnesses to a certain instrument of writing dated November 28, 2007, purporting to be the Last Will and Testament of MARY RANKIN COTTON, each of whom having been first duly sworn, state on oath that the said MARY RANKIN COTTON signed, made, published and declared said instrument as her Last Will and Testament on the 28th day of November, 2007, 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 RANKIN COTTON and in the presence of each other; that the Testatrix at 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 RANKIN COTTON, 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 Testatrix, MARY RANKIN COTTON, signed, made, published and declared by her on the 20th day of November, 2007.

Vin L. L. [Signature]

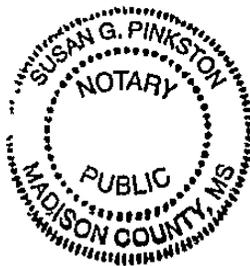
Mary L. Williams

SWORN TO AND SUBSCRIBED before me on the 20th day of November, 2007.

Susan G. Pinkston
NOTARY PUBLIC

My commission expires:

2/21/08



Notary Public State of Mississippi
At Large
My Commission Expires
February 21, 2008
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC.



Notary Public State of Mississippi
At Large
My Commission Expires
February 21, 2008
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC.

MADISON COUNTY MS This instrument was
filed for record AUGUST 6, 2009.
Book 44 Page 616
ARTHUR JOHNSTON, C. C.
BY: [Signature] D. C.



LAST WILL AND TESTAMENT

2009-1149

OF

ETHELWYN S. HART

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

ARTICLE I.

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

ARTICLE II.

I give and bequeath all furniture, furnishings, rugs, pictures, books, silver, plate, linen, china, glassware, objects of art, wearing apparel, jewelry, automobiles and their accessories, and all other household and personal goods and effects wheresoever situated owned by me at the time of my death to my children, in equal shares, to be divided between them as they see fit, subject to a life estate to my husband, William M. Hart, if he survives me.

ARTICLE III.

If my husband, William M. Hart survives me, I give, devise and bequeath all of the rest, residue and remainder of my property, real, personal and mixed, and wherever situated, of which I may die seized or possessed including all failed or lapsed legacies, to my husband, William M. Hart, IN TRUST NEVERTHELESS to hold, manage, invest and reinvest the same as the ETHELWYN S. HART FAMILY TRUST.

FILED	
THIS DATE	
AUG 07 2009	
ARTHUR JOHNSTON, CHANCERY CLERK	
Page 1.	BY <u>L. Jones</u> D.C.

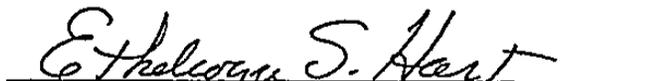
Ethelwyn S. Hart
ETHELWYN S. HART

A. The property comprising the trust estate shall be held by the Trustee and shall be invested, reinvested and managed by the Trustee for the use and benefit of my husband, William M. Hart, and my children and/or the descendants of my children from time to time surviving. During the lifetime of my husband, William M. Hart, the Trustee shall pay all of the net income and so much of the principal to or for the benefit of my said husband as my Trustee may determine to be necessary for his health, education, support, and maintenance.

B. Upon the death of my said husband, the trust shall be divided into separate and equal shares so as to provide one such share for each of my children then living and one such share for the then living descendants, per stirpes, of each of my children then deceased. The share of said beneficiaries shall thereupon be paid over and delivered to him or her subject to the provisions of Paragraph C below.

C. Should any descendant of mine, having become entitled to any of my property under this Article be under the age of twenty-one (21) years or be under any legal disability, I direct that his or her share be vested but held in a separate trust until he or she attains the age of twenty-one (21) years or until such beneficiary is removed from legal disability, at which time his or her property shall be delivered to him or her free of trust. The Trustee shall pay, apply or accumulate the income from each such separate trust estate to or for the use of the beneficiary thereof in such amounts and in such manner as he shall determine in his uncontrolled discretion, and said Trustee may pay or apply such amounts of principal in like manner if the income is not sufficient for the support, maintenance and education of any such beneficiary.

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


ETHELWYN S. HART

Trustees' Powers Act, Chapter 372, Mississippi Laws of 1966, and the said Trustee and successor Trustee shall have all of the powers afforded to trustees in and by the terms and provisions of said statute, as now or hereafter amended, reference to which statute is hereby made for all purposes. If my Trustee shall be unable or unwilling to serve, my brother, Francis B. Stevens, shall be successor Trustee.

ARTICLE IV.

If my husband, William M. Hart, does not survive me, I give, devise and bequeath all of the rest, residue and remainder of my property, real, personal and mixed, and wherever situated unto my children, Dr. William M. Hart, Jr., Juliet Hart Walton, Sarah Hart Shafer, and Ethelwyn Hart Fellingner, or their descendants in equal shares, per stirpes. The share of any beneficiary who is under age twenty-one (21) or under any legal disability shall be paid over to the Trustee named in Article III to be held as provided in Article III C.

ARTICLE V.

If my husband, William M. Hart, shall die simultaneously with me or under such circumstances as to render it impossible or difficult to determine who predeceased the other, I direct that I shall be deemed to have survived my husband. The provisions of my Will shall be construed upon this assumption, 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.

ARTICLE VI.

I hereby nominate, constitute and appoint my husband, William M. Hart as Executor of this my Last Will and Testament, to serve without bond. I hereby waive the requirement of an appraisal of my estate and an accounting to the Court in which this Will is probated. In case my said husband shall die, resign, be disqualified, unwilling or unable to act as such,

Ethelwyn S. Hart

 ETHELWYN S. HART

whether before or after entering upon her duties, then I nominate, constitute and appoint my daughter, Juliet Hart Walton, as alternate Executrix of this my Last Will and Testament. If my said daughter shall be unable or unwilling to serve, I appoint my son, Dr. William M. Hart, Jr. as second successor Executor. My alternate Executrix or my successor Executor and my Trustee or successor Trustee shall have the same powers, discretions and duties herein vested in my Executor, including the right to serve as such without bond, without appraisal and without accounting to any court.

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

WITNESS MY SIGNATURE, this the 2 day of November 1986.

Ethelwyn S. Hart
ETHELWYN S. HART

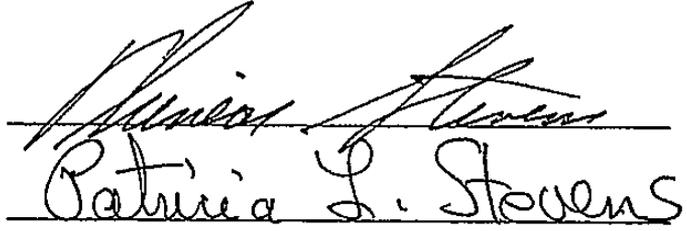
WITNESSES:

Patricia L. Stevens
Patricia L. Stevens

ATTESTATION

We, the undersigned, as subscribing witnesses, do hereby acknowledge and affirm that the foregoing instrument of writing was exhibited to us by ETHELWYN S. HART as her Last Will and Testament, that she signed the same in our presence, and in the presence of each of us, and that we, at her request, and in her

presence and in the presence of each other, hereto affixed our signatures as subscribing witnesses thereto, this the 2 day of November, 1986.


Patricia L. Stevens

B479J

CODICIL TO THE
LAST WILL AND TESTAMENT
OF
ETHELWYN S. HART

FILED
THIS DATE
AUG 07 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *L. Jones* DC

KNOW ALL PERSONS BY THESE PRESENTS, That I, Ethelwyn S. Hart, of the City of Ocean Springs, County of Jackson, State of Mississippi, being of sound and disposing mind and memory and above the age of eighteen years, do hereby make, publish and declare this to be a Codicil to my Last Will and Testament heretofore made, signed, published, declared and executed by me on the 2nd day of November 1986, as follows:

Article III of my said Last Will and Testament is hereby amended so that said Article shall now provide as follows:

"ARTICLE III

"If my husband, William M. Hart survives me, I give, devise and bequeath all of the rest, residue and remainder of my property, real, personal and mixed, and wherever situated, of which I may die seized or possessed including all failed or lapsed legacies, to my husband, William M. Hart, and my daughter, Juliet Hart Walton, IN TRUST NEVERTHELESS to hold, manage, invest and reinvest the same as the ETHELWYN S. HART FAMILY TRUST. If my husband is unable or unwilling to serve as Co-Trustee, my daughter may serve alone.

A. The property comprising the trust estate shall be held by the Trustees and shall be invested, reinvested and managed by the Trustees for the use and benefit of my husband, William M. Hart, and my children and/or the descendants of my children from time to time surviving. During the lifetime of my husband, William M. Hart, the Trustees shall pay all of the net income and so much of the principal to or for the benefit of my said husband

Ethelwyn S. Hart
ETHELWYN S. HART

as my Trustee may determine to be necessary for his health, education, support, and maintenance.

B. Upon the death of my said husband, the trust shall be divided into separate and equal shares so as to provide one such share for each of my children then living and one such share for the then living descendants, per stirpes, of each of my children then deceased. The share of said beneficiaries shall thereupon be paid over and delivered to him or her subject to the provisions of Paragraph C below.

C. Should any descendant of mine, having become entitled to any of my property under this Article be under the age of twenty-one (21) years or be under any legal disability, I direct that his or her share be vested but held in a separate trust until he or she attains the age of twenty-one (21) years or until such beneficiary is removed from legal disability, at which time his or her property shall be delivered to him or her free of trust. The Trustee shall pay, apply or accumulate the income from each such separate trust estate to or for the use of the beneficiary thereof in such amounts and in such manner as he shall determine in his uncontrolled discretion, and said Trustee may pay or apply such amounts of principal in like manner if the income is not sufficient for the support, maintenance and education of any such beneficiary.

D. The trust or trusts specified herein are intended to be within the definition of a "trust" as set forth in the Uniform Trustees' Powers Act, Chapter 372, Mississippi Laws of 1966, and the said Trustees and successor Trustee shall have all of the powers afforded to trustees in and by the terms and provisions of said statute, as now or hereafter amended, reference to which statute is hereby made for all purposes. If my said daughter shall be unable or unwilling to serve as Trustee, my brother, Francis B. Stevens shall be successor Trustee."

Ethelwyn S. Hart
ETHELWYN S. HART

I hereby modify and amend my aforesaid Last Will and Testament in accordance with the provisions of this Codicil, and as so modified and amended I do hereby confirm and republish my said Last Will and Testament.

IN WITNESS WHEREOF, I have hereunto set my hand on this the 3rd day of Feb., 1988.

Ethelwyn S. Hart
ETHELWYN S. HART

WITNESSES:

Patricia L. Stevens
Charles Stevens

ATTESTATION

We, the undersigned, as subscribing witnesses, do hereby acknowledge and affirm that the foregoing written instrument was exhibited to us by ETHELWYN S. HART as a Codicil to her Last Will and Testament, the she signed the same in our presence and in the presence of each of us, and that we, at her request, and in her presence, and in the presence of each other, hereto affixed our signatures as subscribing witnesses thereto, this the 3rd day of February, 1988.

Patricia L. Stevens
Charles Stevens

B479BB

BOOK 044 PAGE 626

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE
OF ETHELWYN S HART, DECEASED

NO. 2009-1149

JULIETTE HART WALTON, PETITIONER

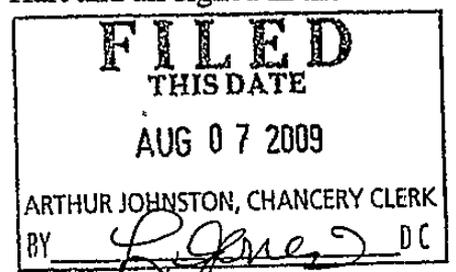
AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF NORTH CAROLINA

COUNTY OF BUNCOMBE

This day personally appeared before me, the undersigned authority within and for the State and County aforesaid, PHINEAS STEVENS, a resident citizen of Buncombe County, State of North Carolina, who after being duly sworn, deposes and says.

That said affiant well knew Ethelwyn S. Hart during her lifetime and that he has examined the Last Will and Testament of Ethelwyn S. Hart, deceased, dated November 2, 1986, and witnessed by the said affiant and that the said Will was executed in the presence of the said affiant, and that he, the said subscribing witness, subscribed and attested his name thereto at the request of the testatrix and in the presence of the other subscribing witness Patricia L. Stevens and the Testatrix Ethelwyn S. Hart and all signed in the presence of each other Said affiant has further examined the Codicil to the Last Will and Testament of Ethelwyn S. Hart, deceased, dated February 3, 1988, and witnessed by the said affiant and that the said Codicil was executed in the presence of the said affiant, and that he, the said subscribing witness, subscribed and attested his name thereto at the request of the testatrix and in the presence of the other subscribing witness Patricia L. Stevens and the Testatrix Ethelwyn S Hart and all signed in the presence of each other.



Affiant further states that he has known said testatrix for many years, and knew her prior to the November 2, 1986, the date of the execution of the said Will, and at all times subsequent thereto, and that affiant knows of his own certain knowledge that the testatrix was above the age of twenty-one and of sound and disposing mind, memory and understanding on the day and date of the execution and publication of the said Last Will and Testament of November 2, 1986, and on the day and date of the execution and publication of the said Codicil of February 3, 1988.

Phineas Stevens
PHINEAS STEVENS

SWORN TO AND SUBSCRIBED before me on this the 13th day of July, 2009.

Relee E Johnson
NOTARY PUBLIC
RELEE E JOHNSON

MY COMMISSION EXPIRES

4-3-10

BOOK 044 PAGE 629

Affiant further states that she has known said testator for many years, and knew her prior to the November 2, 1986, the date of the execution of the said Will, and at all times subsequent thereto, and that affiant knows of his own certain knowledge that the testator was above the age of twenty-one and of sound and disposing mind, memory and understanding on the day and date of the execution and publication of the said Last Will and Testament of the said November 2, 1986, and on the date of the execution and publication of the said Codicil of February 3, 1988.

Patricia L. Stevens
PATRICIA L. STEVENS

SWORN TO AND SUBSCRIBED before me on this the 16th day of July, 2009.

Renee E. Johnston
NOTARY PUBLIC
RENEE E. JOHNSTON

MY COMMISSION EXPIRES:

4-3-10

MADISON COUNTY MS This instrument was
filed for record AUGUST 7, 2009.
Book 44 Page 628
ARTHUR JOHNSTON, C. C.
BY: Renee E. Johnston D.C.



SEALED
BY COURT ORDER

*Not for public release or
Use without prior order
Of this court*

THIS

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INTENTIONALLY

BOOK 044 PAGE 636

FILED
THIS DATE

AUG 17 2009

LAST WILL AND TESTAMENT OF
LYNDA VARINA SPEAKS

ARTHUR JOHNSTON/CHANCERY CLERK
BY *Arthur Johnston* D.C.

2009-1169

I, Lynda Varina Speaks, a resident of Madison County, State of Mississippi, being over the age of twenty-one, and of sound mind, memory and understanding, do hereby make, publish and declare this instrument to be my Last Will and Testament, hereby revoking any and all former wills and codicils made by me heretofore.

I hereby give, devise and bequeath my property, real and personal, of any nature, whatsoever and wherever situated to those named below. In the event any persons predecease me, I direct that their part revert to the estate.

Miriam Gaskell of Smyra, TN: my entire set of sterling flatware called Candlelight by Towel and a monetary amount of \$10,000.

Lindsey Dow Farrell of Woburn, MA and daughter of Lori Ann Farrell: \$10,000

Kelly Ann Foster of Woburn, MA and daughter of Lori Ann Farrell: \$10,000.

Sally Holt-Minter of Jackson, MS: any books, clothing, costume jewelry she wishes as well as any nick-nacks or bric-a-brac sitting on tables and in cabinets she wishes. Also, the amount of \$10,000 is bequeathed to Sally.

Mattye Dees of Jackson, MS: \$2,500.

BOOK 044 PAGE 637

The remainder of the contents of my home, as well as my home in Madison, MS and my property in Caddo Parish, LA, should be sold at maximum value and added to my monetary assets, and divided as follows:

Fondren Presbyterian Church, Jackson, MS 20%
Mississippi Animal Rescue League, Jackson, MS 20%
Stewpot Ministries, Jackson MS 10%

The remainder evenly divided among my paternal cousins:
(these 3 listed below may also choose whatever items they want before the liquidation of my estate).

Debra Argersinger of Evergreen, CO
Elaine Scarpone of Little, CO
Jenny Lawlor of Jacksonville, FL

IN WITNESS WHEREOF, I do hereby sign, publish and declare this as my Last Will and Testament in the presence of the persons witnessing at my request on this the 12th day of July, 2005. 2007

Lynda Varina Speaks
Lynda Varina Speaks

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

WITNESS OUR SIGNATURES, this 12th day of July 2007.^{LVS}

Shelvia Buffington
Witness

Annetta J. Allred
Witness

John Gaddy
Witness
Notary



NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: APR 10, 2010
BONDED THIRD NOTARY PUBLIC UNDERWRITERS

MADISON COUNTY MS This instrument was filed for record AUGUST 17, 2009.
Book 44 Page 636
ARTHUR JOHNSTON, C. C.
BY Arthur Johnston D.C.



BOOK 044 PAGE 639

IN THE CHANCERY COURT
OF MADISON COUNTY, MISSISSIPPI

ESTATE OF LYNDA VARINA SPEAKS,
DECEASED

NO. 2009-1169

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF Rankin

This date personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, the within named SHELVIE BUFFINGTON, who being by me first duly sworn according to law, says on oath:

A. That this affiant is one of the subscribing witnesses to an instrument of writing purporting to be the Last Will and Testament of LYNDA VARINA SPEAKS, Deceased, who was personally known to the affiant, and whose signature is affixed to said Last Will and Testament, which Last Will and Testament is dated the 12th day of July, 2007.

B. That on the 12th day of July, 2007, the said LYNDA VARINA SPEAKS, signed, published and declared said instrument of writing as her Last Will and Testament,

in the presence of this affiant and in the presence of ANNETTA J. ALLRED, the other subscribing witness to said instrument.

C. That the said LYNDA VARINA SPEAKS was then and there of sound and disposing mind and memory, and well above the age of twenty-one (21) years.

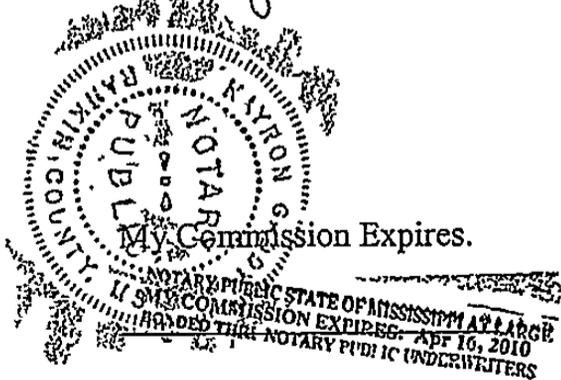
D. That this affiant, together with ANNETTA J. ALLRED, subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance and request, and in the presence of said LYNDA VARINA SPEAKS, and in the presence of each other.

Shelvie Buffington
Shelvie Buffington

SWORN TO AND SUBSCRIBED BEFORE ME on this the 12th day of

August, 2009.

Kayla Gaddy
Notary Public



BOOK 044 PAGE 641

Leonard C. Martin

Leonard C. Martin

BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ

Post Office Box 14167

Jackson, Mississippi 39236

Telephone: (601) 351-2400

State Bar #1897

ATTORNEY

MADISON COUNTY MS This instrument was
filed for record AUGUST 17, 2009

Book 44 Page 641
ARTHUR JOHNSTON, C. C.

BY: Karen Stupp D.C.



IN THE CHANCERY COURT
OF MADISON COUNTY, MISSISSIPPI

ESTATE OF LYNDA VARINA SPEAKS,
DECEASED

NO. 2009-1169

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF Rankin

This date personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, the within named ANNETTA J. ALLRED, who being by me first duly sworn according to law, says on oath.

A. That this affiant is one of the subscribing witnesses to an instrument of writing purporting to be the Last Will and Testament of LYNDA VARINA SPEAKS, Deceased, who was personally known to the affiant, and whose signature is affixed to said Last Will and Testament, which Last Will and Testament is dated the 12th day of July, 2007.

B. That on the 12th day of July, 2007, the said LYNDA VARINA SPEAKS, signed, published and declared said instrument of writing as her Last Will and Testament,

BOOK 044 PAGE 643

in the presence of this affiant and in the presence of SHELVIE BUFFINGTON, the other subscribing witness to said instrument.

C. That the said LYNDA VARINA SPEAKS was then and there of sound and disposing mind and memory, and well above the age of twenty-one (21) years

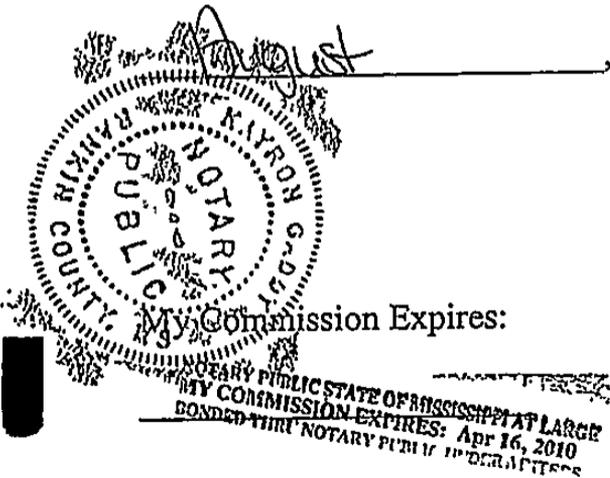
D. That this affiant, together with SHELVIE BUFFINGTON, subscribed and attested said instrument as witnesses to the signature and publication thereof, at the special instance and request, and in the presence of said LYNDA VARINA SPEAKS, and in the presence of each other.

Annetta J. Allred
Annetta J. Allred

SWORN TO AND SUBSCRIBED BEFORE ME on this the 12th day of

August, 2009.

Kaymon Gaddy
Notary Public



BOOK 044 PAGE 644

Leonard C Martin

Leonard C Martin

BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ

Post Office Box 14167

Jackson, Mississippi 39236

Telephone (601) 351-2400

State Bar #1897

ATTORNEY

MADISON COUNTY MS This instrument was
filed for record AUGUST 17, 2009.

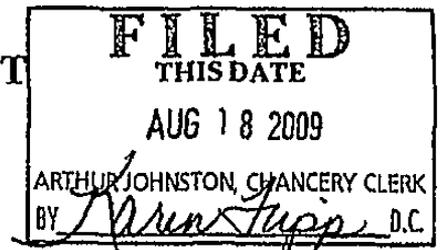
Book 44 Page 642
ARTHUR JOHNSTON, C. C.

BY: Karun Tipp D.C.



3504 044 PAGE 645

LAST WILL AND TESTAMENT
OF
ANNA RAE LLOYD



I, the undersigned ANNA RAE LLOYD, an adult resident of the First Judicial District of Hinds County, Jackson, Mississippi, being over the age of twenty-one (21) years and of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby expressly revoking any and all wills and codicils heretofore made by me

ITEM I

Heretofore I have attempted to transfer and convey to The W Baldwin and Anna Rae Lloyd Revocable Trust all of my real and personal properties to be administered and disposed of in accordance with the terms and provisions of the Trust, as subsequently amended. However, it is possible that at my death there may be some properties in my name or in my name as joint owner or co-owner with others. It is my purpose and intent in this Will to dispose of any property that I own at my death which has not heretofore been transferred and conveyed to The W. Baldwin and Anna Rae Lloyd Revocable Trust dated April 19, 2001.

ITEM II

I give, devise and bequeath to my husband, W. Baldwin Lloyd, if he survives me, all of my real, personal and mixed property, wheresoever situated, which has not been conveyed and transferred to The W. Baldwin Lloyd and Anna Rae Lloyd Revocable Trust as of the date of my

Anna Rae Lloyd
ANNA RAE LLOYD

BOOK 044 PAGE 646

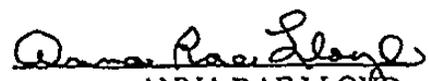
death. This devise and bequest includes any and all property in which I am a co-owner with any other persons or entities. If my husband W. Baldwin Lloyd does not survive me, then, in that event, I give, devise and bequeath all of my property which has not been conveyed to The W. Baldwin Lloyd and Anna Rae Lloyd Revocable Trust to my daughters Robbie Lloyd Bell and Marie Lloyd Henson, share and share alike

ITEM III

I direct that all funeral expenses not paid by the said Trust be paid by my Executor as soon as practical after my demise. All expenses of my last illness and other lawful debts not paid by the said Trust and duly probated and allowed within the time provided by law and found to be correct by my Executor, shall be paid as soon as practical after my demise.

ITEM IV

I hereby nominate and appoint my husband, W. Baldwin Lloyd, as Executor of this my Last Will and Testament and direct that he not be required to post bond in such capacity. If my said husband W. Baldwin Lloyd dies, resigns or otherwise declines to act as Executor, then, in that event, I appoint my daughter Robbie Lloyd Bell as Executrix of this my Last Will and Testament and direct that she not be required to post bond in such capacity. If my daughter Robbie Lloyd Bell dies, resigns or otherwise declines to act as Executrix, then, in that event, I appoint my daughter Marie Lloyd Henson as Executrix of this my Last Will and Testament and direct that she not be required to post bond in such capacity. I waive the necessity for the filing of an accounting and an appraisal and inventory of my estate


ANNA RAE LLOYD

IN WITNESS THEREOF, I have hereunto set my hand to this my Last Will and Testament on this 3rd day of Dec., 2002, in Jackson, Mississippi in the presence of the undersigned witnesses, who attested this will at my request, and I have also written my name on each page of my will which consists of three (3) pages.

Anna Rae Lloyd
ANNA RAE LLOYD

WITNESSES

William J. Williams

Mark B. Oshinsky

Anna Rae Lloyd
ANNA RAE LLOYD

BOOK 044 PAGE 648

ATTESTATION

The foregoing instrument, consisting of this page and three (3) preceding typewritten pages, was signed, published and declared by ANNA RAE LLOYD, the Testatrix, 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, this 3rd day of December, 2002, at Jackson, Mississippi.

WITNESSES:

RESIDING AT:

Allen J. Williams

1434 Massline Drive
Jackson, MS 39211

Mark D. Oshinsky

RESIDING AT:

5170 Sedgwick Drive
Jackson, MS 39211

K:\DJLloyd\Last Will & Testament of Anna R. Lloyd.wpd

Anna Rae Lloyd
ANNA RAE LLOYD

MADISON COUNTY MS This instrument was
filed for record AUGUST 18, 2001

Page 4 of 4

Book 44 Page 645
ARTHUR JOHNSTON, C C
BY Kenneth Jupp C C 

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

ESTATE OF ANNA RAE LLOYD
DECEASED

CIVIL ACTION, FILE NO 2009-1166-B

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF HINDS

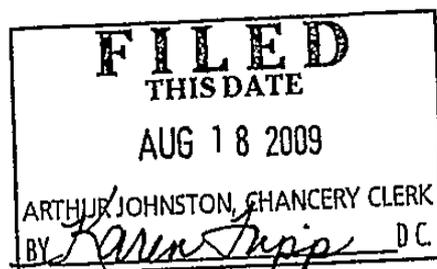
This date personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, the within named Marla B Oshinsky, who being by me first duly sworn according to law, says on oath:

(1) That this affiant is one of the subscribing witnesses to an instrument of writing dated December 3, 2002 purporting to be the Last Will and Testament of Anna Rae Lloyd, Deceased, who was personally known to the affiant, and whose signature is affixed to such instrument,

(2) That on December 3, 2002, Anna Rae Lloyd signed, published and declared the instrument of writing as her Last Will and Testament, in the presence of this affiant and in the presence of Ellen J. Williams, the other subscribing witness to the instrument

(3) That Anna Rae Lloyd was then of sound and disposing mind and memory, was above the age of eighteen (18) years, and did not appear to be acting under duress or undue influence.

(4) That this affiant, together with Ellen J. Williams, subscribed and attested the



BOOK 044 PAGE 650

instrument as witnesses to the signature and publication thereof, at the special instance, request, and in the presence of Anna Rae Lloyd, and in the presence of each other.

Marla B. Oshinsky
Marla B. Oshinsky

SWORN TO AND SUBSCRIBED BEFORE ME, this 15 day of July, 2009.

Arthur M. Edwards, III

NOTARY PUBLIC



Notary Public State of Mississippi
At Large
My Commission Expires
January 16, 2010
BONDED THRU
HEIDEN, BROOKS & GARLAND, INC

A. M. EDWARDS, III (MBN 5478)
WELLS, MOORE, SIMMONS, & HUBBARD, PLLC
4450 Old Canton Road, Suite 200
P. O. Box 1970
Jackson, Mississippi 39215
(601) 354-5400

CKIAFFI-SUB WIT-MARLA

MADISON COUNTY MS This instrument was
filed for record AUGUST 18, 2009

-2-

Book 44 Page 649

ARTHUR JOHNSTON, C. C.

BY *Arthur Johnston* D.C.



2009-1177-B

Last Will and Testament

OF

PEGGY HARRELL CROSBY

FILED

THIS DATE

AUG 18 2009

ARTHUR JOHNSTON, CHANCERY CLERK

BY *R. Jones* D.C.

I, PEGGY HARRELL CROSBY, a resident of Canton, Madison County, Mississippi, declare this to be my Last Will and Testament, hereby revoking all Wills and Codicils heretofore made by me.

ITEM I.

My husband's name is EMERSON CROSBY, and he is herein referred to as my "husband".

I have five (5) children now living as follows: CHERYL CROSBY ROBERTS, STEPHEN GLENN CROSBY, MICHAEL KEVIN CROSBY, BRIDGET ANNE CROSBY, and JOSEPH EMERSON CROSBY. All references in this Will to my "child", "children" and words of like import shall mean my five (5) named children.

ITEM II.

I direct that all of my debts (including unpaid charitable pledges whether or not the same are enforceable obligations of my estate), all expenses of my last illness, and funeral and burial expenses (including the cost of a suitable monument at my grave) and the cost of administration of my estate be paid as soon as practicable after my death out of the principal of that portion of my residuary estate which is not included in the share qualifying for the marital deduction. My Executor in its sole discretion is authorized to accelerate the payment of any debt or charitable pledge, payment of which may be due at some future date or which may be payable in installments, upon such terms, as to discount or otherwise, as it may deem advisable.

In the event that any property or interest in property passing under this Will or by operation of law or otherwise by reason of my death shall be encumbered by a mortgage or a lien, or shall be pledged to secure any obligation (whether the property or interest in property so encumbered or pledged shall

PHC

be owned by me jointly or individually), it is my intention that such indebtedness shall not be charged to or paid from my estate, but that the devisee, legatee, joint owner taking by survivorship or beneficiary shall take such property or interest in property subject to all encumbrances existing at the time of my death.

It is my intention, however, that nothing in this Item of my Will should 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 III.

I direct that all estate and inheritance taxes and other taxes in the general nature thereof (together with any interest or penalty thereon), but not including any taxes imposed on any Qualified Terminable Interest Property or Generation-Skipping Transfers imposed by Chapter 13 of the Internal Revenue Code, which shall become payable upon or by reason of my death with respect to any property passing by or under the terms of this Will or any Codicil to it hereafter executed by me, or with respect to the proceeds of any policy or policies of insurance on my life, or with respect to any other property (including property over which I have a taxable power of appointment) included in my gross estate for the purpose of such taxes, shall be paid by my Executor out of the principal of that portion of my residuary estate which is not included in the share qualifying for the marital deduction, and I direct that no part of any of such taxes be charged against (or collected from) the person receiving or in possession of the property taxed, or receiving the benefit thereof, it being my intention that all such persons, legatees, devisees, surviving tenant by the entirety, appointees and beneficiaries receive full benefits without any diminution on account of such taxes.

ITEM IV.

I bequeath to my husband, EMERSON CROSBY, if he shall survive me, all my personal effects and all tangible personal property including any automobiles owned by me and held for personal use at the time of my death, but excluding cash on hand or on deposit, securities, choses in action or other intangibles.

If my husband shall predecease me, I bequeath so much of the above-described property to my children, share and share alike, per stirpes, to be divided among them with such equality and appropriateness as my Executor, in its sole discretion, shall determine. In the division into equal shares, if any of my children (or surviving issue of deceased children) shall be a minor, such child's share may be delivered to the person with whom such child is residing, or to such child's legal guardian, or directly to such child. The receipt of the guardian, or the person with whom such minor resides, or the receipt of such minor child, shall constitute a full acquittance of my Executor with respect to the legacy so delivered. This authority is given my Executor notwithstanding any statute or rule of law to the contrary. I direct that any expenses incurred in safeguarding or delivering such property be paid from my estate as an administration expense thereof. Any of such property which the Executor determines that I would not wish to have preserved for my children should be disposed of by sale or otherwise as it shall determine. The proceeds of any such sale shall form part of my residuary estate.

I may leave a memorandum or private letter to my Executor containing suggestions as to the disposition of certain tangible personal property bequeathed under this Item, but such letter or memorandum shall not affect the absolute nature of this bequest.

ITEM V.

I bequeath and devise and appoint all the residue and remainder of my property and estate of every nature and wheresoever situated (including all property which I may acquire

or become entitled to after the execution of this Will, all lapsed legacies and devises or other gifts made by this Will which fail for any reason, but excluding any property over or concerning which I may have any power of appointment), hereinafter referred to as my residuary estate, unto my Executor, and I direct that my Executor shall administer and dispose of my said residuary estate in accordance with the terms and provisions set forth and contained in the succeeding Items of this Will.

If my husband, EMERSON CROSBY, shall survive me, I bequeath to my husband that fractional share of my residuary estate determined as follows:

1. The numerator shall be the maximum allowable marital deduction as finally determined for federal estate tax purposes, diminished by the value of all other items in my gross estate which pass or have passed to or for the benefit of my said husband under other provisions of this Will or otherwise in such manner as to qualify for and be allowed as a marital deduction but no greater amount than is necessary to reduce to zero or the smallest possible amount the federal estate tax payable as a result of my death, taking into account all other deductions and the unified credit and the credit for state death taxes (provided the use of this credit does not require an increase in the state death taxes paid).

2. The denominator shall be the value of my residuary estate. In making the computations to determine such fractional share of my residuary estate, the final determinations in the federal estate tax proceedings shall control.

My Executor is authorized to satisfy said share in cash or in kind or partly in each; and if wholly or partly in kind, to select, transfer and convey the specific asset or assets so selected; provided, however, that any assets transferred in kind to satisfy said share shall be valued for that purpose at their

fair market values determined as of the dates of their respective transfers. This share shall carry with it (as income and not as principal) its proportionate share of all net income received during the administration of my estate.

Only assets which qualify for the marital deduction shall be used to satisfy the foregoing bequest.

Subject to the foregoing, the decision of my Executor as to which assets shall be distributed in satisfaction of this bequest for the benefit of my husband, as to whether my estate shall be valued under the optional provisions of the federal estate tax law, as to what elections shall be exercised, and as to what proceedings are necessary to complete the ascertainment of the federal estate tax, shall be conclusive and binding on all persons.

If my husband shall fail to survive me, then all bequests under this Item shall lapse and shall pass under the terms of the PEGGY HARRELL CROSBY FAMILY TRUST contained in Item VI as hereinafter provided.

ITEM VI.

I direct that, after satisfying all the bequests and devises hereinabove set out and after the payment or provision for the payment of all administration expenses and all death taxes as directed in Items II and III, my Executor shall deliver and convey all the remainder of my aforesaid residuary estate wheresoever situated, including all lapsed legacies and devises (but expressly excluding any property over or concerning which I may have any power of appointment), to my daughter, CHERYL CROSBY ROBERTS of Vicksburg, Mississippi, in trust for the use and purposes hereinafter set forth; and I direct that such remainder of my residuary estate (hereafter referred to as my trust estate) so passing to my Trustee shall be administered and disposed of upon the following terms and provisions - that is to say:

A. The Trustee shall distribute among or pay to or for the benefit of my husband, my children and the descendants of any

deceased child of mine (but not necessarily in equal shares) as much of the net income as the Trustee deems advisable for the health, support, education and maintenance of my beneficiaries. These distributions shall be made in proportions, amounts, and intervals as the Trustee determines. 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 among or pay to or for the benefit of my beneficiaries, or any of them (but not necessarily in equal shares), as much principal as the Trustee deems advisable. These principal distributions shall be to provide for the beneficiaries' health, support, education and maintenance. In making principal distributions, the Trustee shall consider the needs of the beneficiaries and the funds available to them from other sources.

In making distributions of income and principal, I direct the Trustee to consider my husband as the primary beneficiary and consider his needs above those of my children and the descendants of any deceased child. The Trustee shall see that my husband has sufficient funds to enable him to continue, if possible, his accustomed standard of living. Before making distributions of income or principal to my children and the descendants of any deceased child, the Trustee shall counsel with my husband to determine the needs of the beneficiaries.

C. Following the death of my husband, or upon my death if my husband predeceases me, the Trustee shall continue to hold, administer and distribute the funds of the trust in accordance with the foregoing provisions for the benefit of my children and the descendants of any deceased child; and as and when my youngest living child attains the age of twenty-one (21) years, the Trustee shall divide this trust into separate equal trusts, one for each of my then living children and one trust for the then living descendants, collectively, of each deceased child of

mine. The Trustee shall hold, administer and distribute the funds of each trust under the following provisions:

(1) The Trustee shall thereupon distribute to each of my living children, free and clear of any trust, his or her share of the trust estate; and the share for the then living issue of a deceased child shall continue to be held in trust for the benefit of my deceased child's then living issue. The net income and principal shall be distributed among such beneficiaries as the Trustee determines in accordance with the directions and standards previously set forth in subparagraphs A and B of this Item VI. The trust estate for the then living issue of a deceased child of mine shall be distributed to such issue, in equal shares, when the youngest attains the age of twenty-one (21) years. Upon distribution of the entire trust estate to the beneficiaries, the trust shall terminate. (If my husband predeceases me and all of my surviving children are adults, my Executor shall make the distributions directly to my children under the terms hereof as though he were the Trustee.)

Notwithstanding the foregoing provisions, the Trustee shall permit the beneficiary of each trust to elect, by written direction to the Trustee, at the time all or any portion of his or her trust is to be distributed to such beneficiary, to have such property remain in trust under the terms and provisions hereof for the balance of his or her life or until such time as he or she shall request that the trust principal, income or accumulated income, or any part thereof, be distributed to such beneficiary outright. In addition, the beneficiary may voluntarily convey other property owned by him or her to his or her trust, to be held and administered as a part of such trust continued herein. In the event of the death of a child (or surviving issue of a deceased child) during the period in which the trust is so

continued, the Trustee shall make immediate distribution of that beneficiary's trust assets to his or her estate.

(2) In the event of death of any of my children after division of this trust into separate trusts and prior to receipt by that child of his or her entire trust estate, the balance in that trust of my deceased child shall be retained for the benefit of my deceased child's then living issue. The net income and principal shall be distributed among such surviving issue as the Trustee determines in accordance with the directions and standards previously set forth in subparagraphs A and B of this Item VI. If at the death of a child of mine, he or she leaves no surviving issue, that deceased child's trust estate shall be distributed to the other trust or trusts created herein to be administered and disposed of in accordance with the provisions of that trust or be distributed outright to the beneficiary who had previously received a distribution of his or her entire trust estate.

D. If, at any time after my death, there should be no person in being qualified to receive my trust estate or the benefits thereof under the foregoing provisions hereof, then my trust estate, or the portion thereof with respect to which such total failure of qualified recipients has occurred, shall be distributed to such persons as would have been my heirs at law under the laws of Mississippi had I died immediately after the time at which such total failure of qualified recipients occurred.

E. In determining the meaning of the word "descendants" and "surviving issue" for the purposes of this Will, adopted children of any person shall be treated as though they were natural born children of that person.

F. This trust shall be designated and known as the "PEGGY HARRELL CROSBY FAMILY TRUST".

ITEM VII.

During the minority or incapacity of any beneficiary to or for whom income or principal is authorized or directed to be paid, my Executor or Trustee may pay, transfer or assign same in any one or more of the following ways: (a) directly to such beneficiary; (b) to the guardian of the person or of the property of such beneficiary; (c) to a relative of such beneficiary upon the agreement of such relative to expend such income or principal solely for the benefit of the beneficiary; and (d) by expending such income or principal directly for the health, education, maintenance and support of such beneficiary. My Executor or Trustee shall have the power in its uncontrolled discretion to determine whether a beneficiary is incapacitated, and its determination shall be conclusive.

To the extent permitted by law, no interest of any beneficiary in the income or principal of any trust shall be subject to pledge, assignment, sale or transfer in any manner, nor shall any beneficiary have power in any manner to anticipate, charge or encumber his or her interest, nor shall the interest of any beneficiary be liable while in the possession of my Trustee for the debts, contracts, liabilities, engagements or torts of the beneficiary.

ITEM VIII.

Anything in this Will to the contrary notwithstanding, no trust (other than a trust of a vested interest) created hereunder shall continue beyond 21 years after the death of the last to die of those beneficiaries who were living at the time of my death; and upon the expiration of such period all trusts shall terminate and the assets thereof shall be distributed outright to such persons as are then entitled to the income therefrom and, in the same proportions; but if no person is then entitled to a specific portion of income, then to the then living income beneficiaries, per stirpes.

ITEM IX.

If, at any time, in following the directions of this Will (or under the provisions of any Codicil to it hereafter executed by me), the Trustee is required to distribute all or any part of the principal of any trust outright to a person who is a minor, the Trustee is directed to continue to hold the share of the minor in trust for the minor's benefit until age twenty-one (21). Until distribution is made, the Trustee is directed to 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 proper health, support, education and maintenance of the minor.

ITEM X.

Any trust created by this Will is a private trust. 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; provided, however, my Trustee shall furnish annually, or at more frequent intervals, reports and accounts thereof to the beneficiary (or the natural or legal guardian of a minor beneficiary) then entitled to the income therefrom. The receipt of the Trustee shall operate as full acquittance and discharge of my Executor for the property turned over to my Trustee.

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 shall 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.

ITEM XI.

The Trustee of any trust created in this Will may resign at any time by giving written notice to the beneficiaries specifying the effective date of resignation. The notice may be sent by personal delivery or by registered mail. In the event of the resignation or death of the Trustee, or in the event he is or becomes unable or unwilling to serve, I appoint my son, STEPHEN GLENN CROSBY of Starkville, Mississippi, as successor Trustee. In the event he also is or becomes unable or unwilling to serve, a successor Trustee may be appointed by unanimous consent of the adult beneficiaries (or guardians of minor beneficiaries) of the trust or trusts then living. Any resignation shall become effective upon the qualification of the successor Trustee and submission of a full accounting by the Trustee being replaced. Any successor Trustee shall be vested with all the rights, powers, duties and discretions conferred upon the original Trustee.

Notwithstanding anything hereinbefore to the contrary, no distributions shall be made under any trust created in this Will that would have the effect of discharging any person's legal obligation to support any beneficiary hereunder.

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

ITEM XII.

I hereby grant to my Executor and also to the Trustee of each trust established hereunder (including any substitute or successor personal representative or trustee or ancillary trustee) 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 Executor or Trustee shall be required to inquire into the propriety of any of their actions. I expressly confer upon my Executor and any Trustee hereunder the specific powers set forth in Miss. Code Ann. §91-9-101 - §91-9-109 (1972) as now enacted or hereafter amended. Without limiting the generality of the foregoing, I hereby grant to my Executor, and 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 retain any security or other property owned by me at the time of my death, so long as such retention appears advisable, to exchange any such security or property for other securities or properties and to retain such items received in exchange. My Trustee may presume any securities owned by me at the time of my death including capital stock of my corporate trustee or its holding company to be of investment merit and worthy of retention by my Trustee. Such presumption shall not impair the power of sale or exchange or any other powers or discretion given the Trustee, but if said securities or any of them are retained by my Trustee for the duration of the trust or any shorter period of time, my Trustee shall not be responsible or liable for any loss or decrease in the value of said securities or any of them, or of the trust, by reason of such retention. My Trustee may also presume that the management of the companies whose securities are held in the trust from time to time should be supported. Such presumption shall not impair the power of voting such securities or any other powers or discretion given my Trustee, but if said securities or any of them are voted by my Trustee in favor of the management of the respective companies issuing them or in favor of any proposals supported by such management, my Trustee shall not be responsible or liable for any act of such management or for any loss or decrease in the

value of said securities or any of them, or of the trust, by reason of such voting.

C. 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 it may deem to be advisable and for the best interest of my estate and trusts.

D. To invest and reinvest (including accumulated income) in any property (real or personal) as it 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.

E. To register and carry any property in its own name or in the name of its nominee or to hold it unregistered, but without thereby increasing or decreasing its liability as fiduciary.

F. To sell or exercise any "rights" issued on any securities held in my estate or in any trust fund hereunder.

G. Unless inconsistent with other provisions of this instrument, to consider and treat as principal all dividends payable in stock of the issuing corporation, all dividends in liquidation and all "rights" to subscribe to securities of the issuing corporation, and to consider and treat as income all other dividends and rights received (except those declared and payable as of a "record date" preceding my death, which shall be considered and treated as principal).

H. To charge or credit to principal any premiums and discounts on securities purchased at more or less than par.

R/C.

I. 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 it may deem proper.

J. To consent to and participate in any plan for the liquidation, reorganization, consolidation or merger of any corporation, any security of which is held.

K. To borrow money (from itself individually or from others) upon such terms and conditions as it may determine and to mortgage and pledge estate and trust assets as security for the repayment thereof.

L. To lease any real estate for such term or terms and upon such conditions and rentals and in such manner as it may deem advisable (with or without privilege of purchase), and any lease so made shall be valid and binding for the full term thereof even though same shall extend beyond the duration of the trust. To insure against fire or other risk. To make repairs, replacements and improvements, structural or otherwise, to any such real estate. To subdivide real estate, to dedicate same to public use and to grant easements as it may deem proper.

M. Whenever required or permitted to divide and distribute my estate or any trust created hereunder, to make such distribution (including the satisfaction of any pecuniary bequests) 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 (including any trust). For such purposes, the assets of this estate or trust shall be valued on the day of distribution or division, as the case may be.

N. To employ accountants, attorneys and such agents as it may deem advisable; to pay reasonable compensation for their services and to charge same to (or apportion same between) income and principal as it may deem proper.

P.A.C.

O. 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.

P. Wherever authorized by this instrument to accumulate or distribute 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.

Q. Abandon, in any way, property which it determines not to be worth protecting.

R. To buy or sell any stock or security options including, but not limited to, calls, puts, straddles, spreads, strips or straps, whether over any recognized exchange or over-the-counter market and whether covered or uncovered.

S. To consolidate this trust with any other trust created by me or my husband during my lifetime or by the Will of my husband, if the Trustee, in his discretion, deems such a consolidation to be more economical or beneficial to the beneficiaries of the trust and if such trusts have the same Trustees and beneficiaries and have similar provisions regarding payments and distributions to the beneficiaries thereof.

T. To terminate the trust if its fair market value declines to the size which makes the continued retention of its principal in trust uneconomical, imprudent or unwise; if this power is exercised, all of the trust's remaining principal and accrued or undistributed income shall be distributed to the persons then entitled to receive or have the benefit of the income therefrom; however, if there are two or more beneficiaries, that principal and income shall be distributed to or among those beneficiaries with the same discretion which is granted in this trust to distribute the trust principal.

U. Certain bequests and trusts in this Will or transfers made during my lifetime may be subject to taxation under Chapter

13 (Sections 2601 et seq.) of the Internal Revenue Code (or similar statutes in force and effect from time to time). In consideration of the special duties and responsibilities imposed upon the Executor and Trustee by reason thereof, the following provisions shall be applicable to any such bequest or trust:

(1) Upon a generation-skipping transfer which is taxable under Chapter 13, the Executor or Trustee shall be fully protected by its decision in good faith (a) to withhold distribution of all or any part of the estate or trust, pending final determination of the Generation-Skipping Transfer Tax (GST); (b) to hold the assets on hand which are subject to an alternate valuation election during the full holding period of such election, or to distribute or otherwise effect disposition of any such assets during such period; and (c) to the extent that the Executor or Trustee shall have a choice of dates as of which to value property for GST, or a choice to treat or use an item either as an income tax deduction or a GST deduction, the Executor or Trustee may make such choices as it, in its sole discretion, shall deem advisable, regardless of the resulting effect on any other provisions of the trust or on any person interested therein, and any person adversely affected by such a choice shall not be entitled to any reimbursement or adjustment by reason thereof.

(2) My Executor or Trustee is authorized to allocate any portion of my GST exemption available under Section 2631(a) of the Internal Revenue Code, as amended, or under any corresponding state statute, if any, to any property as to which I am the transferor, including any property transferred by me during life as to which I did not make an allocation prior to my death.

(3) My Executor or Trustee is authorized to divide property in the estate or trust with an inclusion ratio as defined in Section 2642(a)(1) of the Internal Revenue Code,

as amended, of neither one nor zero into separate trusts representing two fractional shares of the property being divided, one to have an inclusion ratio of one and the other to have an inclusion ratio of zero.

(4) If any trust created under this Will provides that a child of mine shall be the income beneficiary thereof and that upon said child's death, the trust shall be distributable to or continue for the benefit of my grandchildren or more remote issue, and be subject upon the death of the income beneficiary to GST, I hereby grant to such income beneficiary a general power to appoint such portion of the principal of the trust upon his or her death as the Trustee shall determine will result in an overall savings of estate taxes and GST as between the estate of the income beneficiary and the trust or trusts hereunder which would otherwise be subject to the GST at the income beneficiary's death as to such portion of principal. The determination of the Trustee as to such amount will be conclusive and binding upon all persons interested in the trust, and I exonerate the Trustee with respect to its good faith determination of the amount. Such power shall be exercisable to and among such person or persons, including his or her estate and the creditors of his or her estate, and in such proportions as the income beneficiary may designate or appoint by Will admitted to probate in any jurisdiction. The power shall be exercisable by the beneficiary only by specific references thereto in the beneficiary's Will, and upon his or her failure to appoint, or to the extent the exercise of such power is ineffective, the then remaining principal and income shall be distributed or continue to be held in trust pursuant to the provisions of this Item..

P.P.C.

(5) No adjustment shall be made between any interested parties by reason of the operation of said Chapter 13 or elections made by the Executor or Trustee thereunder.

(6) The GST shall be paid (a) in the case of a direct skip, out of my residuary estate, unless such direct skip is in trust, in which case, the tax shall be paid by the Trustee out of the principal of the trust; (b) in the case of a taxable termination, by the Trustee out of the principal of the trust; and (c) in the case of a taxable distribution, out of the amount or property being distributed.

ITEM XIII.

The Trustee may, and is hereby authorized to, pay himself fair and just compensation out of the trust estate for his services hereunder. The Trustee shall be reimbursed out of the trust estate for any advances made by him and for all reasonable expenses incurred in the management and protection of the trust estate, and for the employment of any agents, attorneys, accountants, and investment analysts and the like engaged by him for the protection and administration of the trust estate.

The Trustee shall not be liable for any loss to the trust estate occasioned by his acts in good faith, and in any event shall be liable only for his own willful negligence or default, and not for honest errors in judgment or for interest on uninvested funds. Any individual serving as Trustee, in his discretion, may purchase an errors and omissions insurance policy covering him as Trustee, in such amount as such Trustee may in his sole judgment deem advisable. Premium payments for such policy may be made by the Trustee from trust funds and charged as an expense against the income of the trust.

ITEM XIV.

The Trustee of the trusts created herein shall not be required to make physical division of the trust property, except when necessary for the purposes of distribution, but may, in his

discretion, keep the trusts in one or more consolidated funds, and 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 each trust shall be allotted its proportional part of the principal and income of the fund and charged with its proportionate part of expenses thereof.

ITEM XV.

Except to the extent fundamentally inconsistent with the provisions of this my Will and my estate plan, I hereby authorize my Executor to renounce and/or disclaim, in whole or in part, any devise or legacy or any interest in any trust provided for my benefit under the Will of any person or under any trust instrument at any time within nine months after the date of the transfer which created an interest in me.

In addition to any renunciation and/or disclaimer rights conferred by law, I hereby authorize any person at any time within nine months after the date of my death to renounce and/or disclaim in whole or in part any interest, benefit, right, privilege or power granted to such person by this my Will. Any such renunciation and/or disclaimer shall be made by duly acknowledged written instrument executed by such person or his or her conservator, guardian, committee, executor or administrator, delivered to my Executor and filed in the court having jurisdiction over this my Will.

ITEM XVI.

I appoint my husband, EMERSON CROSBY, to serve as Executor under this Will. In the event he is or becomes unable or unwilling to serve as Executor, I appoint my daughter, CHERYL CROSBY ROBERTS, as successor Executrix. When used throughout this Will, unless otherwise stated, the terms "Executor", "Co-Executors" and "Executrix" may be used interchangeably and shall apply to whomever may be serving as personal representative of my estate. Unless otherwise provided, in referring to the Executor, any masculine terminology also includes the feminine and neuter

or vice versa, and any reference in the singular shall include the plural or vice versa. 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.

IN WITNESS WHEREOF, I sign, seal, publish and declare this instrument to be my Last Will this 5th day of May, 1993.

Peggy Harrell Crosby
PEGGY HARRELL CROSBY

The foregoing instrument, consisting of this and nineteen (19) preceding typewritten pages, was signed, sealed, published and declared by PEGGY HARRELL CROSBY, the Testatrix, to be her Last Will, 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, this 5th day of May, 1993.

Jennifer L. Meador residing at 511 Heatherwood Jackson, MS 39212

Shanda Scroggins residing at Rt 1 Box 265 Yazoo City, MS 39194

SELF PROVING AFFIDAVIT

STATE OF MISSISSIPPI

COUNTY OF HINDS

We, PEGGY HARRELL CROSBY, JENNIFER L. MEADOR
and WANDA SCROGGINS, the Testatrix and the
witnesses, respectively, whose names are signed to the attached
and foregoing instrument, being first duly sworn, do hereby
declare to the undersigned authority that the Testatrix signed
and executed the instrument as her Last Will and Testament and
that she executed it as her free and voluntary act for the
purposes therein expressed, and that each of the witnesses, in
the presence and hearing of the Testatrix and at her request, and
in the presence of each other, signed the Will as witnesses, and
that to the best of the knowledge of each witness, the Testatrix
was at the time eighteen (18) years of age or older, of sound
mind and under no restraint or undue influence.

DATED: May 5, 1993

Peggy Harrell Crosby
PEGGY HARRELL CROSBY

Jennifer L. Meador

511 Heatherwood
(address)

Wickliffe, MS 39212

Wanda Scroggins

Pt. Box 205

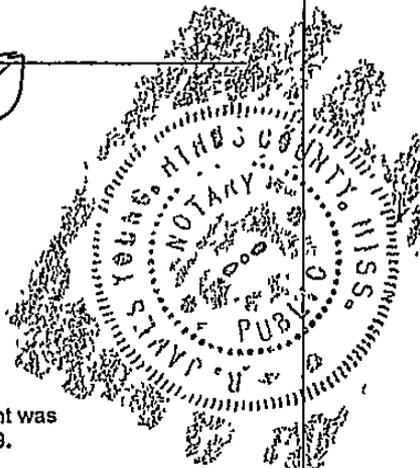
(address)
Yazoo City, MS 3994

SUBSCRIBED, SWORN TO AND ACKNOWLEDGED before me by PEGGY
HARRELL CROSBY, the Testatrix, and subscribed and sworn to before
me by Wanda Scroggins and Jennifer L. Meador,
the witnesses, on the 5th day of May, 1993.

[Signature]
NOTARY PUBLIC

My Commission Expires:

8/18/96



Last Will and Testament

OF

ELIZABETH F. KNIGHT

FILED
 THIS DATE
 AUG 18 2009
 ARTHUR JOHNSTON, CLERK
 BY *Arens Jupp*

I, ELIZABETH F. KNIGHT, a resident citizen of Jackson, Hinds County, Mississippi, being over the age of eighteen (18) years and of sound and disposing mind and memory, do hereby make, publish and declare this my Last Will and Testament, and by this act I do hereby revoke any and all wills and codicils to wills heretofore made by me.

I. PAYMENT OF DEBTS

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

In the event any property or interest in property passing under this Will, or by operation of law, or otherwise by reason of my death, shall be encumbered by a mortgage or a lien, or shall be pledged to secure any obligation (whether the property or interest in property so encumbered or pledged shall be owned by me jointly or individually), it is my intention that such indebtedness shall not mandatorily be charged to or paid by my estate, but that my Executrix shall

Elizabeth F. Knight
 ELIZABETH F. KNIGHT

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have absolute discretion as to whether said indebtedness, either in whole or in part, shall be paid from estate funds.

II. RESIDUARY ESTATE

I devise and bequeath all of the remainder of my estate, whether real, personal, or mixed property, whether held in possession or in expectancy, and wheresoever situated, unto my son, Ernest E. Knight. In the event he should not survive me then I devise and bequeath all of my estate to my granddaughter, Emily Elizabeth Knight.

III. APPOINTMENT OF EXECUTOR

I appoint my son, Ernest Knight, to serve as Executor of this, my Last Will and Testament, and in the event he fails to serve in this capacity for any reason whatsoever, or if he begins to serve in this capacity and thereafter the office becomes vacant, then I name, nominate, constitute and appoint Sandra M. Knight to serve as Executrix. In any event, I direct that there shall be no requirement of bond, appraisal, inventory or accounting.

Witness my signature to this, my Last Will and Testament, consisting of 3 pages, in the presence of James T. Knight and Dorinda Davis, whom I have requested to serve as subscribing witnesses on this the 7 day of October, 1999.

Elizabeth F. Knight
ELIZABETH F. KNIGHT

SUBSCRIBING WITNESSES:

James F. Knight
Deandria J. Davis

ADDRESSES:

5146 Canton Heights
Jackson, MS 39211
128 Bradford Place
Richland, MS 39218

We, each of the subscribing witnesses to the foregoing Last Will and Testament of ELIZABETH F. KNIGHT, do hereby certify that the said ELIZABETH F. KNIGHT declared this instrument to be her Last Will and Testament to us, that he affixed his signature thereto in our presence, that each of us affixed his signature thereto in her presence and in the presence of each other, and that on this occasion the said ELIZABETH F. KNIGHT was of sound and disposing mind and memory.

Witness our signatures this 7 day of October, 1999.

James F. Knight
Deandria J. Davis

L:\JTK\1736-1 Knight, Estate of Wilbur\LW&T-BFK.wpd

BUILDERS MATERIALS

LUMBER - MILLWORK
PLASTER - ROOFING
READY MIX CONCRETE
BLOCKS - BRICK
DRIVE IN WINDOW SERVICE



BUILDERS HARDWARE

SARGENT
K-VENIENCE
SCHLAGE - DEXTER
VALSPAR - BALDWIN
PERIOD BRASS - BENNETT - IRELAND

PHONE 685-5441

4920 POPLAR AVENUE

MEMPHIS, TENNESSEE

The Last Will and Testament
for Robert Quinn Mayo

after canceling my retirement
accounts (Fidelity - States Court
and SS). Gather all money
in one acct (i.e. CD's,
checking acct, IRA's
annuity ins urance etc)

Make distribution as follows:

Pay all bills, funeral
expenses, doctor's bills etc.
Medicare and Blue Cross should
pay all the doctor and hospital
expenses

Give Susan Mayo Nolan - \$200,000.00
Give Robert Anthony Mayo \$100,000.00

Page 1

BUILDERS MATERIALS

LUMBER - MILLWORK
PLASTER - ROOFING
READY MIX CONCRETE
BLOCKS - BRICK
DRIVE IN WINDOW SERVICE



BUILDERS HARDWARE

SARGENT
K-VENIENCE
SCHLAGE - DEXTER
VALSPAR - BALDWIN
PERIOD BRASS - BENNETT - IRLAND

PHONE 685-5441

4920 POPLAR AVENUE

MEMPHIS, TENNESSEE

Give Bryan Dennis Argo \$100,000.00
Any balance left over give
to Madison Church of Christ.

if there is not \$400,000.00
in the account pro. to
the gifts 2-1-1.

Give to Susan Argo Nolan new
sleep number bed and the
small marble top table.

Give to Anthony the tall
marble top table.

Give to Linda & Billy Argo
the marble top desk stand.

Give to Blake & Katie Nolan
the 2002 Chevy S.E.

Give to Robert 2, Argo Jr
my Dell Laptop.

BUILDERS MATERIALS

LUMBER - MILLWORK
PLASTER - ROOFING
READY MIX CONCRETE
BLOCKS - BRICK
DRIVE IN WINDOW SERVICE



BUILDERS HARDWARE

SARGENT
K-VENIENCE
SCHLAGE - DEXTER
VALSPAR - BALDWIN
PERIOD BRASS BENNETT - IRELAND

PHONE 685-5441

4920 POPLAR AVENUE

MEMPHIS, TENNESSEE

Give the other items to members
of the family. If there more
than one member wanting
the same then draw lots to
decide.

I love you all and trust
my decision will not
cause any bad feeling for you
are, Dear to me.

With all my love, this
document is drawn in my
own handwriting on this
21st first day of August 2008.

Robt. R. Mayo
(Dad, Red, Grandd.)

- End - Page 3

MADISON COUNTY MS This instrument was
filed for record AUGUST 21, 2009

Book 44 Page 675
ARTHUR JOHNSTON, C. C.

BY *Kenn Stupp* D. C.



BOOK

044

PAGE

678

APR 24 2003

LAST WILL AND TESTAMENT

ARTHUR JOHNSTON, CHANCERY CLERK
BY *Dorothy Tolson* D.C.

#2009-1205-G

I, Maree E. Gamble, a resident of Madison County, Mississippi, being over the age of eighteen years, and of sound and disposing mind, memory and understanding do hereby make, publish and declare this instrument as and to be my Last Will and Testament, hereby revoking any and all former Wills and Codicils thereto which may have been made by me:

ITEM I: It is my will that my Executor hereinafter named pay all just debts for which my Estate may be lawfully bound.

ITEM II: In the event my beloved husband, Orville E. Gamble, survives me by thirty (30) days, then I hereby will, devise and bequeath unto him all of my property of which I may die seized and possessed, real, personal and mixed of every kind, nature and description and wheresoever situated.

ITEM III: In the event that my said husband, Orville E. Gamble, fails to survive me by thirty (30) days, then I do hereby will, devise and bequeath all of my property of which I may die seized and possessed, real, personal and mixed of every kind, nature and description, and wheresoever situated, unto my children, Samuel E. Gamble and Penelope Ann G. Nichols, they to have the same in equal shares.

ITEM IV: I do hereby nominate, constitute and appoint my husband, Orville

Maree E. Gamble

*UBM
af*

E. Gamble, as Executor of this my Last Will and Testament without bond or other security in any manner being required of him as such. My said Executor shall not be required to file inventories, or to make or state accounts, annual, final or otherwise to any Court of his acts in the handling and administering of my Estate. Appraisals of my Estate shall be dispensed with.

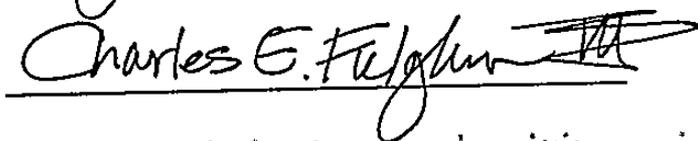
In the event my said husband is unable or unwilling to serve as Executor herein, then I do hereby nominate, constitute and appoint my son, Samuel E. Gamble, as Executor of this my Last Will and Testament, he to serve under the precise terms, provisions and conditions as herein-above set forth for my husband as Executor.

IN WITNESS WHEREOF, I have signed, published and declared this instrument, consisting of two (2) pages, as and to be my Last Will and Testament, on this the 29 day of APRIL, 2003.


MAREE E. GAMBLE

WITNESSES:





STATEMENT OF SUBSCRIBING WITNESSES

We, the undersigned Kathy B. Meeks and Charles E. Fulgham III, subscribing witnesses to the foregoing instrument in writing, do hereby certify and state that the said Maree E. Gamble signed, declared, executed and published said instrument as and for her true Last Will and Testament in the presence of each of us, and that we, in her presence, at her request, and in the presence of each other, have hereunto subscribed our names as witnesses.

This the 29 day of April, 2003.

Kathy B. Meeks
FIRST WITNESS

Charles E. Fulgham III
SECOND WITNESS

IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

ESTATE OF MAREE E. GAMBLE
DECEASED

AUG 24 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY [Signature] DC

CAUSE NO 2009-1205-G

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF MADISON

This date personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, the within named Kathy B. Meeks, who being by me first duly sworn according to law, says on oath:

1. That this affiant is one of the subscribing witness to an instrument of writing purporting to be the Last Will and Testament of Maree E Gamble, deceased, who was personally known to the affiant, and whose signature is affixed to the Last Will and Testament, dated the 29th day of April, 2003.
2. That on the 29th day of April, 2003, said Maree E. Gamble, signed, published and declared the instrument of writing as her Last Will and Testament, in the presence of this affiant and in the presence of Charles E Fulgham, III, the other subscribing witness to the instrument
3. That Maree E Gamble, was then and there of sound and disposing mind and memory, and above the age of twenty-one (21) years
4. That this affiant, subscribed and attested said instrument as witness to the signature and publication thereof, at the special instance and request, and in the presence of said Maree E Gamble, and in the presence of each other

[Signature: Kathy B. Meeks]
KATHY B MEEKS

SWORN TO AND SUBSCRIBED before me, this the 20th day of August, 2009

[Signature: Sally W. Burnett]
NOTARY PUBLIC

My commission expires _____


IN THE CHANCERY COURT OF MADISON COUNTY, MISSISSIPPI

ESTATE OF MAREE E. GAMBLE
DECEASED

AUG 24 2009

ARTHUR JOHNSTON, CHANCERY CLERK
BY [Signature] D.C.

CAUSE NO. 2009-1205-G

AFFIDAVIT OF SUBSCRIBING WITNESS

STATE OF MISSISSIPPI
COUNTY OF MADISON

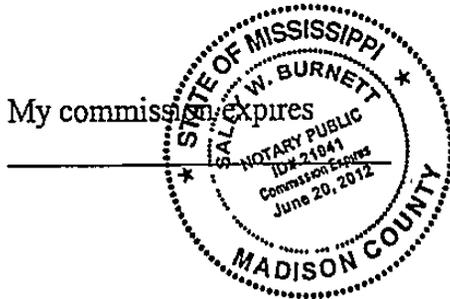
This date personally appeared before me, the undersigned authority at law in and for the jurisdiction aforesaid, the within named Charles E. Fulgham, III. who being by me first duly sworn according to law, says on oath:

- 1 That this affiant is one of the subscribing witness to an instrument of writing purporting to be the Last Will and Testament of Maree E. Gamble, deceased, who was personally known to the affiant, and whose signature is affixed to the Last Will and Testament, dated the 29th day of April, 2003
2. That on the 29th day of April, 2003, said Maree E Gamble, signed, published and declared the instrument of writing as her Last Will and Testament, in the presence of this affiant and in the presence of Kathy B Meeks, the other subscribing witness to the instrument.
- 3 That Maree E. Gamble, was then and there of sound and disposing mind and memory, and above the age of twenty-one (21) years
4. That this affiant, subscribed and attested said instrument as witness to the signature and publication thereof, at the special instance and request, and in the presence of said Maree E Gamble, and in the presence of each other.

Charles E. Fulgham III
CHARLES E. FULHAM, III

SWORN TO AND SUBSCRIBED before me, this the 20th day of August, 2009.

Gally W. Burnett
NOTARY PUBLIC



MADISON COUNTY MS This instrument was filed for record AUGUST 24, 2009.
 Book 44 Page 678
 ARTHUR JOHNSTON, C. C.
 BY: [Signature] D.C.

BOOK 044 PAGE 683

LAST WILL AND TESTAMENT
OF
MARY GERAGHTY JUDY

ORIGINAL

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

ITEM I.

I hereby appoint, nominate and constitute my daughter, MARY MARGARET JUDY, as Executrix of this my Last Will and Testament, and if she be unable or unwilling to so serve, then my son, WAYNE LAWRENCE JUDY, shall serve as Executor. In any event I waive all bond, inventory, appraisal, and accounting, insofar as I am legally entitled to waive same.

ITEM II

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

ITEM III.

I give, devise and bequeath all of my property, of whatsoever kind or character and wheresoever situated to my daughter, MARY MARGARET JUDY.

ITEM IV.

In the event my said daughter, MARY MARGARET JUDY should predecease me, I give, devise and bequeath all my property, of whatsoever kind or character, and wheresoever situated, to my son, WAYNE LAWRENCE JUDY. Should both of my said children predecease me, then I give, devise and bequeath all my property, of whatsoever kind or character, and wheresoever situated, to my niece, JANE WYNNE KAMINSKI

MGJ 

IN WITNESS WHEREOF, I have hereunto subscribed my name to this my Last Will and Testament on this the 20th day of February, 2006

Mary Geraghty Judy
MARY GERAGHTY JUDY

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

WITNESS: Deanna Simkins
Address: 218 Highland Garrison
Ridgeland MS 39157

WITNESS: Thomas M. Wilson
Address: P.O. Box 1247
Madison, MS 39130

PROOF OF WILL

STATE OF MISSISSIPPI

COUNTY OF MADISON

Personally appeared before me, the undersigned authority and for the jurisdiction aforesaid, Deanna Simkins, who by me first being duly sworn, deposes and states on oath that she is one of the subscribing witnesses to that certain instrument of writing purporting to be the Last Will and Testament of Mary Geraghty Judy and that the said Mary Geraghty Judy signed, published and declared said instrument to be her Last Will and Testament on the 20th day of February, 2006, in the presence of this affiant and Thomas M. Milam, the other subscribing witness to said instrument, and said testatrix was then of sound and disposing mind and memory and over the age of twenty-one years; that this affiant and Thomas M. Milam, subscribed and attested said instrument as witnesses to the signature and publication thereof at the special instance and request and in the presence of said testatrix, and in the presence of each other

Deanna Simkins
DEANNA SIMKINS

SWORN TO AND SUBSCRIBING BEFORE ME, on this the 23RD day of July, 2009.

Thomas M. Milam
NOTARY PUBLIC

My commission expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 15, 2010
BONDED THRU STEGALL NOTARY SERVICE
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 15, 2010
BONDED THRU STEGALL NOTARY SERVICE

MADISON COUNTY MS This instrument was
filed for record AUGUST 23, 2009
Book 44 Page 683
ARTHUR JOHNSTON, C. C.
BY: Karen Jupp D.C. 

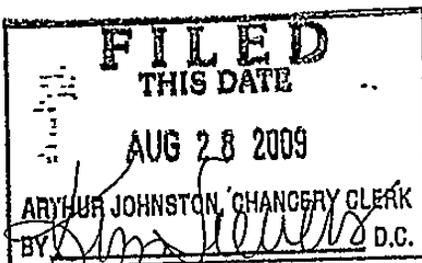
BOOK 044 PAGE 686

2009-1222

LAST WILL AND TESTAMENT

OF

JACK W. PEPPER



In the name of God, Amen. Know all men by these present that I, Jack W. Pepper, a citizen and resident of the city of Madison, county of Madison and state of Mississippi, being over the age of twenty-one years and of sound and disposing mind, memory, and discretion, and in a condition to testate, do hereby make, publish, and declare this to be my last Will and Testament, hereby revoking any and all prior testamentary dispositions of any kind whatsoever, and now proceed anew, do declare as follows:

ITEM ONE: It is my desire and I so direct that all just debts against my Estate and all costs and expenses of administration shall be paid from the cash in my Estate.

ITEM TWO: I give, devise and bequeath any remaining cash and all the rest and residue of my Estate, real, personal and mixed, and wheresoever situate to my sister, Margaret P Grantham. In the event that she predeceases me, then I desire that her children, John Grantham III, Pepper Toohey, and Priscilla Adams share it equally.

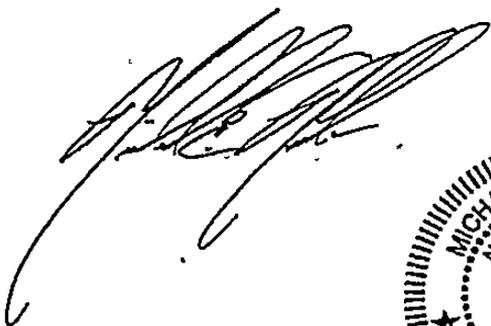
BOOK 044 PAGE 687

ITEM THREE: It is my desire and I so direct that the firearms in my possession be disposed by my Executor at her discretion, but I desire the two muzzle loading rifles that pre-date the Civil War be given to the descendents of my father, Jack Horton Pepper, deceased, and to be handed down to future generations. My Executor is hereby authorized to use her judgment in making the distribution.

ITEM FOUR: Before any of my computers, software, supplies, printers, and related equipment are disposed of by my Executor, she shall have the databases checked and family records preserved.

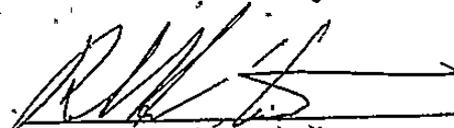
ITEM FIVE: I hereby nominate, constitute, and appoint my sister, Margaret Pepper Grantham, as the Executor of my Last Will and Testament, and it is my desire and I so direct that my Executor not be required to give bond, nor to render any inventory, appraisal, or accounting to any court for its actions hereunder.

Witness my signature, this the 8th day of September, 2005



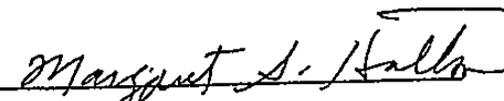


JACK W. PEPPER



Witness :





Witness

IN THE CHANCERY COURT OF MADISON COUNTY,
MISSISSIPPI

IN THE MATTER OF THE ESTATE OF

JACK W PEPPER, DECEASED

NO. _____

AFFIDAVIT OF SUBSCRIBING WITNESSES

STATE OF MISSISSIPPI

COUNTY OF PANOLA

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, Margaret S. Halton and Robert F. Halton, the subscribing witnesses to the Last Will and Testament of JACK W. PEPPER, Deceased, who, having been by me first duly sworn, states on oath as follows:

"That they are the subscribing witnesses to the Last Will and Testament of JACK W. PEPPER, which was executed by said JACK W PEPPER on September 5, 2005 in their presence and in the presence of each other and they subscribed their names to the Last Will and Testament of JACK W. PEPPER, at the special instance and request of JACK W. PEPPER, in his presence and in the presence of each other."

"Affiants state that at the time of the execution of the Will by JACK W. PEPPER, he was over twenty-one (21) years of age and was of sound and disposing mind, memory and understanding and that he requested said affiants, , Margaret S. Halton and Robert F. Halton witness the execution of his said Last Will and Testament."

BOOK 044 PAGE 689

"And further Affiants sayeth not!"

Margaret S. Halton
MARGARET S. HALTON

Robert F. Halton
ROBERT F. HALTON

SWORN TO AND SUBSCRIBED BEFORE ME this the 10th day of August, 2009.



My commission expires

1-1-2012

W. Joseph Brewer
NOTARY PUBLIC Brewer D.C.

MADISON COUNTY MS This instrument was
filed for record AUGUST 28, 2009

Book 44 Page 686
ARTHUR JOHNSTON, C C
BY: R. Silver D.C.



FILED
THIS DATE
AUG 31 2009
ARTHUR JOHNSTON, CHANCERY CLERK
BY *Karin Hupp* D.C.

LAST WILL AND TESTAMENT
OF
VIRGINIA RUTH HOOGENAKKER

2009-1179

I, VIRGINIA RUTH HOOGENAKKER, an adult resident citizen of the First Judicial District of Hinds County, Jackson, Mississippi, above the age of twenty-one years and of sound and disposing mind and memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any previous Wills and/or Codicils heretofore made by me.

ITEM I.

I hereby appoint, nominate and constitute Dr. Ronald Kaldenberg, of Peella, Iowa, as Executor of this my Last Will and Testament, and if he be unable or unwilling to so serve, then Mr. Marion Leroy Kaldenberg, of Des Moines, Iowa, as Executor, and in either event I waive all bond, inventory, appraisal and accounting, insofar as I am legally entitled to waive same; and I give to my Executor, whichever serves, during the administration of my estate, the full and complete right, power and privilege of selling any property in my estate, real or personal, in his sole discretion, without any accounting of any kind, to or authority from any court thereunto, the same as if my executor owned such property personally.

ITEM II.

I give and bequeath the following.

- A Any car I own to my friend, Cynthia Louise Barber of Crystal Springs, Mississippi.
- B One Thousand Dollars (\$1,000.00) to my godchild, Michael Bunger of Jackson, Mississippi.

W R H

BOOK 044 PAGE 691

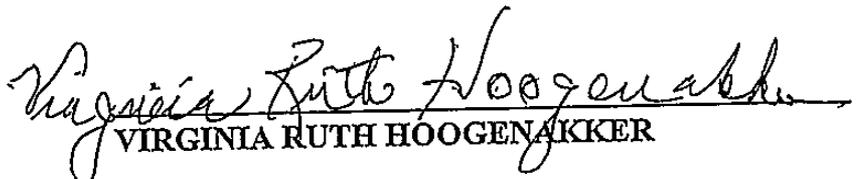
C. All furniture, household items, linens, musical instruments, china, crystal, silver and other personal effects and pictures to my first cousin, Dr. Ronald E Kaldenberg of Pella, Iowa, if living; otherwise to my second cousin, Mr. Marion Kaldenberg of Des Moines, Iowa

ITEM III.

All my other assets, real and personal, shall be converted to cash and I give, devise and bequeath same as follows:

- A. Fifteen percent (15%) to my first cousin, Dr. Ronald E Kaldenberg, if living
- B. Fifteen percent (15%) to my second cousin, Mr Marion L. (Bud) Kaldenberg, if living.
- C. Nine percent (9%) to my first cousin, Mrs Mary Kaldenberg Dop, if living.
- D. Nine percent (9%) to my second cousin, Mrs. Bertha Mae Christenson, if living
- E. Nine percent (9%) to my first cousin, Donald E Kaldenberg, if living.
- F. Ten percent (10%) to my friend and assistant, Maxine Thurman.
- G. All the remainder (being a minimum of thirty-three percent (33%)) to Mu Phi Epsilon Memorial Foundation domiciled in Dearfield, Illinois, as a memorial to Eleanor Wilson (Mrs. P R Wilson) of Seattle, Washington, for music scholarships

IN WITNESS WHEREOF, I have hereunto subscribed my name to this my Last Will and Testament on this the th 24 day of January, 2003.


VIRGINIA RUTH HOOGENAKKER

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

William H. Stover Jr

Joy Messer
WITNESSES

STATE OF MISSISSIPPI
COUNTY OF HINDS

AFFIDAVIT OF SUBSCRIBING WITNESSES

THIS DAY personally came and appeared before me, the undersigned authority at law in and for said jurisdiction, WILLIAM A GLOVER JR and Trey Messer, the two subscribing witnesses to that certain instrument of writing purporting to be the Last Will and Testament of VIRGINIA RUTH HOOGENAKKER, a citizen of the First Judicial District of Hinds County, Mississippi, each of whom having been first duly sworn, each makes oath that the said VIRGINIA RUTH HOOGENAKKER signed, published and declared the original of said instrument as her Last Will and Testament on the ___ day of January, 2003, the day and date of said instrument, in the presence of said two affiants, all of whom were the subscribing witnesses to said instrument; that said Testatrix was then of sound and disposing mind and memory and above the age of twenty-one years; and each of the said two 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 Testatrix and in the presence of each other.

Witness: William A Glover Jr

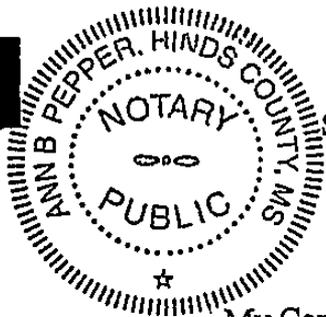
Address: 1018 LAUREL DR.
Flowood, MS 39232

Witness: Trey Messer

Address: 132 Woodgate Dr.
Brandon MS 39042

SWORN to and subscribed before me, this the 24th day of January, 2003

Ann B. Pepper
NOTARY PUBLIC



My Commission Expires:

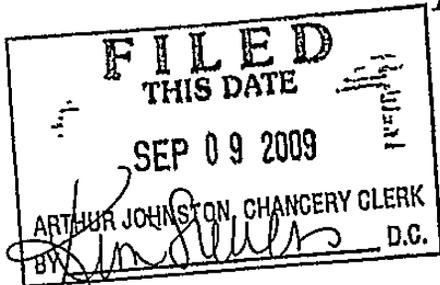
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES MAY 22, 2005
BONDED THRU STEGANI NOTARY SERVICE

MADISON COUNTY MS This Instrument was
filed for record AUGUST 31, 2009.

Book 44 Page 690
ARTHUR JOHNSTON, C C.
BY: Karen Jupp D C



LAST WILL & TESTAMENT 2009-1215



OF

JAMES O. INGRAM

I, JAMES O. INGRAM, an adult resident citizen of Madison County, Mississippi, being of sound and disposing mind and memory, over the age of twenty-one (21) years, and a citizen of the United States, do make, publish and declare this to be my Last Will and Testament and I do hereby revoke any and all prior wills and codicils heretofore made by me.

ARTICLE I.

APPOINTMENT OF FIDUCIARIES

I hereby nominate, constitute and appoint Stan T. Ingram, Steve W. Ingram and, James M. Ingram, all adult resident citizens of the State of Mississippi, as Co-Executors of this my Last Will and Testament and as Co-Trustees of the trust hereinafter established. In the event one or more shall not survive me, or becomes unable or unwilling to serve as Co-Executor or Co-Trustee, either before or after entering upon such duties, the remaining Co-executor(s) and Co-Trustee(s) shall be designated and continue in that capacity. I hereby relieve my said Co-Executors, my Co-Trustees and any successor trustee of giving bond, from having an appraisal made of my estate and of making or filing any reports, returns or accounting of any kind of character to any court or other tribunal. For the purpose of clarification, if any provision of this will hereinafter references the term "Executor" or "Trustee" in the singular, it is my intent that said term mean all of my Co-Executors or Co-Trustees, respectively.

When exercising the authority granted herein on my behalf, it is my desire that any decision made by my Co-Executors and Co-Trustees be accomplished via mutual agreement by

[Signature]
JOI

BOOK 044 PAGE 695

my three sons. Notwithstanding, either one or all of my Co-Executors and Co-Trustees may act for and on my behalf without the joinder of the other(s), and any person relying such acts or documents executed by said Co-Executors and Co-Trustees shall have the absolute right to rely on any act(s) performed or document(s) executed by either one or more of said Co-Executors and Co-Trustees. Furthermore, no person shall be required to go behind such act(s) performed to verify whether or not such act or acts were made via mutual agreement

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

In addition to the powers afforded to my said personal representative by the Uniform Trustees' Powers Act, I specifically give and grant to my Executor the following powers, by way of illustration and not of limitation:

- (a) To pay, settle or compound any and all rights, debts, demands, or claims, either in favor of or against my estate, upon such terms as my Executor may deem fit and for such purposes to give or receive full receipts and discharges
- (b) To litigate, compound or settle inheritance, estate, transfer or succession taxes assessed by reason of my death, and gift, income or other taxes assessed against me or my estate; and to make deposits to secure the payment of any inheritance tax, which deposit shall be conclusive upon all persons
- (c) To claim expenses as either income or estate tax deductions when an election is permitted by law and to make such adjustment of tax between income and


JOI

BOOK 044 PAGE 696

principal as the Executor shall deem proper. The decision of my Executor shall be binding and conclusive on all persons.

ARTICLE II.

FAMILY MEMBERS

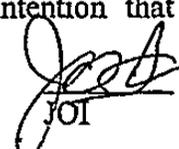
My wife's name is MARIE H INGRAM and she is sometimes referred to herein as "my wife." We have three (3) children now living and their names are STEVEN W. INGRAM, STANLEY T. INGRAM and JAMES M. INGRAM. They are sometimes referred to herein as "my children "

ARTICLE III.

PAYMENT OF DEBTS

I hereby direct that all my funeral expenses and all of my just debts which may be timely probated, registered and allowed against my estate, and expenses of administration of my estate be paid as soon as practical out of my residuary estate. I direct my Executor to pay out of that portion of my residuary estate which is not included in the share qualifying for the marital deduction all federal and state estate, inheritance, succession, transfer, or other death taxes which are assessed against my estate or against any beneficiary, including estate and inheritance taxes assessed on account of life insurance proceeds or any other property which shall be included in my gross estate for the purpose of such taxes, whether or not included in my estate for probate purposes.

In the event any property or interest in property passing under this Will, or by operation of law, or otherwise by reason of my death shall be encumbered by a mortgage or a lien, or shall be pledged to secure any obligation (whether the property or interest in property so encumbered or pledged shall be owned by me jointly or individually), it is my intention that such


JOI

indebtedness shall not mandatorily be charged to or paid by my estate, but that my Executor shall have absolute discretion as to whether said indebtedness, either in whole or in part shall be paid.

It is my intention, however that nothing in this Article of my Will should be construed any 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.

ARTICLE IV.

BEQUEST OF PERSONAL PROPERTY

I give and bequest to my beloved wife, MARIE H INGRAM, all of my jewelry, wearing apparel, books, automobiles and other such articles of personal use and all of my tangible property owned by me at the time of my death. All household furniture, carpets, rugs, silver, silverware, china, linen and other such items of household furnishings and ornaments are already the property of my spouse and I have no power of appointment over such property.

If my wife does not survive, me, then I give and bequeath all said personal property equally to my surviving children. If neither my wife nor my children survive me, this bequeath shall lapse and pass as part of my Residuary Estate.

It is my wish that each of my surviving children will select personal property that he shall prefer to the extent that they will agree about any such selection; otherwise, my Executor shall determine the approximate equal distribution by any method deemed to be fair and practical by my Executor. Any determination or division of property made or other action taken by my Executor pursuant to the provisions of this Article shall be conclusive upon all persons interest in my estate. The receipt of such property by my beneficiaries hereunder shall constitute a full acquittance of my Executor with respect to the property so delivered


JBI

ARTICLE V.

INGRAM FAMILY TRUST

If my spouse, MARIE H. INGRAM, survives me, then after the payment of any debts, obligations and expenses of my estate, I give, devise and bequeath in trust to my said trustee an amount of property equal to the largest amount, but no more, that can pass free of federal estate tax by reason of the "applicable credit amount" available at the date of my death provided under Section 2010 of the Internal Revenue Code of 1986, as amended, or any corresponding provisions of future laws. However, the amount of this bequest shall be reduced by the value of insurance proceeds and any other property which passes at any time during my life or at my death, either under any other Item of my Will or outside of my Will, in such manner as to constitute a part of my gross estate under federal estate tax law or an adjusted taxable gift and for which no marital deduction is allowed under Section 2056 and no deduction for public, charitable or religious purposes is allowed under Section 2055. In computing the dollar amount of property constituting this pecuniary bequest, the values used in finally determining the federal estate tax on my estate shall control. My Executor shall select and distribute to the Trustee the cash or other property to be placed in this trust, and the property so selected shall be valued at the value thereof as of the date or dates of distribution to the trust.

It is my intention to convey by this bequest the maximum portion of my estate which, at the time of my death, is exempt from the federal transfer tax.

ARTICLE VI.

DEVISE TO SPOUSE

I give, devise and bequeath to my wife, MARIE H. INGRAM if she survives me, all the rest residue and remainder of my estate.


JOI

ARTICLE VII.

RESIDUARY CLAUSE

If my spouse, MARIE H. INGRAM, does not survive me, then no trust shall be created and all the rest, residue and remainder of my property I give, devise and bequeath to my children, STEVEN W. INGRAM, STANLEY T. INGRAM and JAMES M. INGRAM, share and share alike per stirpes.

If my wife, MARIE H. INGRAM, and my children, STEVEN W INGRAM, STANLEY T. INGRAM and JAMES M. INGRAM, and all of my children's children predecease me, I give, devise and bequeath my entire estate to my heirs at law

ARTICLE VIII.

PROVISIONS REGARDING DISPOSITION OF TRUST PROPERTY

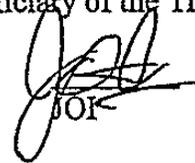
The bequest in trust in Article V above to my trustee shall be held in trust upon the following conditions and for the following uses.

- (a) Property given to my trustee under this paragraph shall constitute the INGRAM Family Trust, and my trustee shall hold, invest and reinvest the same, shall collect and receive the income, and after paying all expenses incident to the management of the INGRAM Family Trust, shall pay all of the net income from the INGRAM Family Trust to my spouse, MARIE H. INGRAM, quarter annually, in as nearly equal installments as practicable, so long as she shall live.
- (b) Upon the death of my spouse, MARIE H. INGRAM, the INGRAM Family Trust shall terminate and I hereby give, devise and bequeath all the assets then constituting the INGRAM Family Trust to be distributed outright and free of any



trust unto my children, STEVEN W. INGRAM, STANLEY T. INGRAM and JAMES M INGRAM, share and share alike per stirpes.

- (c) During the time that the INGRAM Family Trust shall continue in existence, my trustee may, at any time and from time to time, pay or apply such amounts from the corpus to or for the benefit of the income beneficiary as my trustee in her absolute discretion, may deem necessary, proper, or advisable for the support and maintenance of the beneficiary. These payments from the corpus of the INGRAM Family Trust shall be absolute and free from all trusts and the judgment of my trustee as to the amount and advisability of the payments shall be final and conclusive upon all parties interested or whom ever become interested in my estate or these trusts. Upon making such payments my trustee shall be fully released from all further liability and accountability. In the exercise of such discretion, furthermore, my trustee need not take into consideration the amount of income receivable by the income beneficiary from sources other than the INGRAM Family Trust or the amount of independent property of the income beneficiary or the extent to which the income beneficiary may be entitled to support, and maintenance, from the other persons.
- (d) The income of the INGRAM Family Trust shall commence at the time of my death, and payments shall not be deferred until the assets of the trust are delivered to my trustee by my Executor, but, on the contrary, the income shall accrue from and after my death; and until such time as my Executor delivers the assets of the INGRAM Family Trust to my trustee, the Executor shall pay the income on the INGRAM Family Trust quarter annually, directly, to the beneficiary of the Trust.



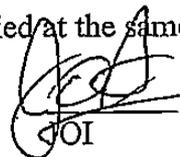
Handwritten signature, possibly initials, located at the bottom right of the page.

- (e) No beneficiary of any Trust created in this Will have the power to anticipate, transfer, sell, assign, or encumber any payment or distribution of either principal or income to be made under the provisions of the Trust and any anticipation, transfer, sale, assignment or encumbrance of any interest of any beneficiary, whether of principal or income, whether by voluntary act or by operation of law, shall be void, and no payment or distribution shall be made by my trustee to any creditor, assignee, receiver, or trustee in bankruptcy of any beneficiary. If, however, it shall be held that the interest, whether of principal or income of any beneficiary of any trust under my will, has invested in any vendee, transferee, assignee, receiver, or trustee in bankruptcy of such beneficiary, whether by voluntary transfer, sale, assignment or encumbrance, the interest shall cease and trustees may thereupon apply any payment or distribution, whether of income or principal, thus attempted to be sold, transferred, assigned, levied upon, or taken, to the use of the beneficiary who would have been entitled to it in the absence of such transfer, assignment, levy or encumbrance, or to the use of such beneficiary's family, as my trustee in her uncontrolled discretion may deem best

ARTICLE IX.

PRESUMPTION OF SURVIVORSHIP

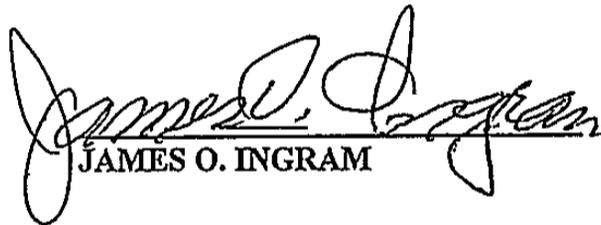
If my wife, MARIE H. INGRAM, and I die in a common disaster or from illness or disease under circumstances where it is not possible to determine with certainty which of us survived the other, it shall be conclusively presumed that I predeceased my wife. No person, other than my wife, MARIE H. INGRAM, to whom any gift or interest shall have been given by the terms of this will, shall be deemed to have survived me who shall have died at the same time


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BOOK 044 PAGE 702

as I, or in a common disaster with me or under such circumstances that it is difficult or impossible to determine which of us survived the other. No person, other than myself, shall be deemed to have survived any beneficiary of any of the Trusts created in this will who shall have died at the same time as such beneficiary, or in a common disaster with such beneficiary, or under such circumstances that it is difficult or impossible to determine which survived the other.

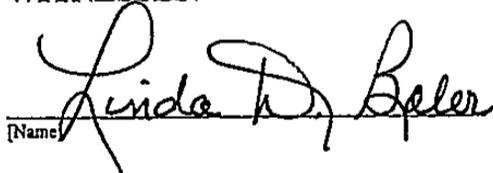
IN WITNESS WHEREOF, I have hereunto set my hand and seal to this my Last Will and Testament, consisting of 10 pages on this the 9th day of January, 2009.


JAMES O. INGRAM

ATTESTATION:

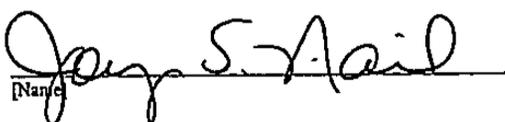
We the undersigned, as subscribing witnesses, do hereby acknowledge that the foregoing written instrument was exhibited to us by Testator as his Last Will and Testament, that he signed the same in our present and in the presence of each of us and that we, at his request, and in his presence and in the presence of each other, hereto affix our signatures as subscribed and witnesses thereto, this the 9th day of January, 2009.

WITNESSES:


[Name]

5068 Gertrude Dr
[Address]

Jackson, MS 39204


[Name]

111 Park Lane
[Address]

Brandon MS 39047

AFFIDAVIT

STATE OF MISSISSIPPI


JOI

COUNTY OF Madison

Before me, the undersigned authority, this day personally appeared James O. Ingram, Linda D Boler and Joy S. Nail, known to me to be the Testator and subscribing Witnesses, respectively, whose names are signed to the foregoing instrument and, all of these persons being by me first duly sworn, JAMES O INGRAM, the Testator, declared to me and to the subscribing Witnesses in my presence that the instrument is his Last Will and Testament and that he had willingly signed the same and executed it in the presence of the subscribing Witnesses as his free and voluntary act for the purposes therein expressed; the subscribing Witnesses stated before me that the foregoing Will was executed and acknowledged by the Testator as his Last Will and Testament in the presence of said subscribing Witnesses who, in his presence and at his request, and in the presence of each other, did subscribe their names thereto as attesting Witnesses on the day of the date of the Will; and the Testator was over the age of twenty-one (21) years, of sound mind, under no constraint or undue influence, and legally capable of making a Last Will and Testament

James O. Ingram
Testator

Linda D. Boler
Witness

Joy S. Nail
Witness

SUBSCRIBED AND SWORN AND ACKNOWLEDGED before me by JAMES O INGRAM, Testator, Linda D. Boler and Joy S Nail Witnesses, this the 9th day of January, 2009.

Martha Graham Bucciardi
NOTARY PUBLIC

My Commission Expires:



MADISON COUNTY MS This instrument was filed for record SEPTEMBER 7, 2009
Book 44 Page 694
ARTHUR JOHNSTON, C. C.
BY: R. H. H. H. D.C.



Joy S. Nail
JOI