

Declaration of Trust

MEMORANDUM OF AGREEMENT BEDSOLE-KERSCHNER TRUST

The following constitutes a MEMORANDUM OF TRUST referencing the BEDSOLE-KERSCHNER TRUST AGREEMENT.

We, WILLIAM STEVEN BEDSOLE and JANET KERSCHNER BEDSOLE, are Joint Grantors under a revocable living trust agreement wherein we are designated as Joint Trustees. We have conveyed ownership of various assets to our trustees to be held in trust. Joint Grantors' right of revocation is unrestricted and includes the right of amendment and the right to withdraw assets.

Name of Trust:	BEDSOLE-KERSCHNER TRUST
Effective Date of Trust:	27 th day of June 2002
Grantors:	William Steven Bedsole and Janet Kerschner Bedsole
Original Trustees:	William Steven Bedsole and Janet Kerschner Bedsole
Trustee's Current Address:	4590 South Shades Crest Road, Bessemer, Alabama 35022
Current Beneficiaries:	William Steven Bedsole and Janet Kerschner Bedsole
Primary Contingent Beneficiaries:	Robert Walden Bedsole and Laura Elise Bedsole
Date and Operating Period Trust:	Revocation or Final Distribution
Possession of Property:	Possession in grantors/trustees under standby provisions until such time as said Agreement might be revoked or it becomes a management trust and is administered according to its terms and conditions.
Interpretation:	State of Alabama
Powers of Trustee:	Under the terms of the Trust Agreement, trustee is given the powers granted a trustee under law, including the right to sell, exchange, assign, lease, encumber, deal with, or otherwise alienate all or any part of the trust estate,

including real property, if any, comprising the trust estate,
in any manner on such terms as trustee shall determine.

This Memorandum of Trust executed this the 27 day of June,
2002 by:

William Steven Bedsole
WILLIAM STEVEN BEDSOLE
Grantor/Trustee

Janet Kerschner Bedsole
JANET KERSCHNER BEDSOLE
Grantor/Trustee

STATE OF ALABAMA)
)
SHELBY COUNTY)

Subscribed and sworn before me Cornelia W. Watts a Notary Public, in and
for the State of Alabama, on this the 27th day of June, 2002, personally
appeared the above WILLIAM STEVEN BEDSOLE and JANET KERSCHNER BEDSOLE,
who are known or proved to me on the basis of satisfactory evidence, to be the person whose
names are subscribed to this instrument and acknowledged that they executed the same.

Cornelia W. Watts
NOTARY PUBLIC, State of Alabama

SEAL

My Commission expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 11, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

THIS DOCUMENT PREPARED BY:

Carl A. Watts
Attorney at Law
P. O. Box 26671
Birmingham, Alabama 35260-6671