

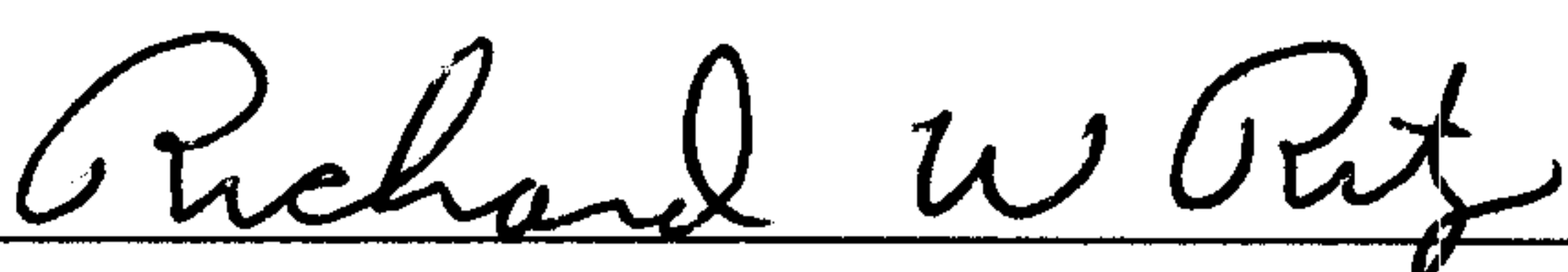
**MEMORANDUM OF TRUST**

**KNOW THAT**, RICHARD W. RITZ, and ROSE MARIE RITZ, husband and wife, having an address at 126 Heather Lane, Pelham, AL 35124, as Grantors, created a revocable trust, known as the RICHARD W. RITZ and ROSE MARIE RITZ REVOCABLE LIVING TRUST, by executing a Living Trust, dated August 9th, 2005, naming RICHARD W. RITZ and ROSE MARIE RITZ, having an address as aforesaid, as trustees (collectively referred to as the "Trustee"), and DENISE REGINA HOLSOMBACK, having an address at 202 Heather Ridge Circle, Pelham, AL 35124 and RICHARD W. RITZ, JR., having an address at P.O. Box 247, Dittmer, MO 63023, as successor trustees (each being referred to as a "Successor Trustee").

This Memorandum of Trust is executed as evidence of the existence of the foregoing Living Trust. Any person may rely upon this Memorandum of Trust as evidence of the existence of said Living Trust, and is relieved of any obligation to verify that any transaction entered into by a Trustee or successor Trustee thereunder is consistent with the terms and conditions of said Living Trust.

The Living Trust and the trusts created thereunder may be referred to by the name: "RICHARD W. RITZ and ROSE MARIE RITZ REVOCABLE LIVING TRUST". Any transfers to the Living Trust or any trust thereunder may refer to the aforesaid name or to "RICHARD W. RITZ and ROSE MARIE RITZ as Trustees under RICHARD W. RITZ and ROSE MARIE RITZ REVOCABLE LIVING TRUST Dated August 9, 2005", with or without specifying any change in Trustee or any amendment to the Living Trust.

**IN WITNESS WHEREOF**, the Grantors have executed this Memorandum of Trust as of this 9 day of August, 2005.

  
\_\_\_\_\_  
RICHARD W. RITZ  
Grantor/Trustee

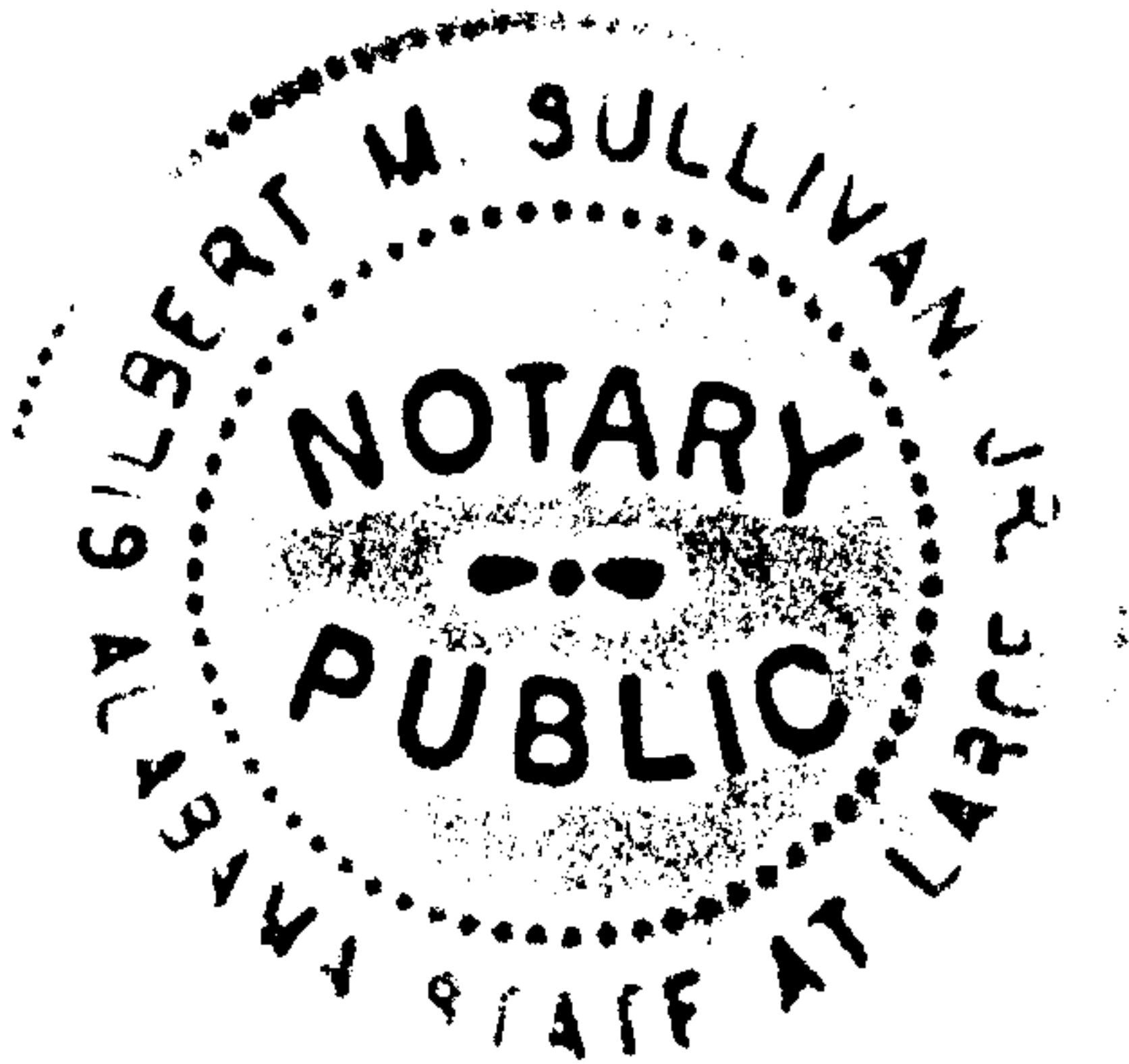
  
\_\_\_\_\_  
ROSE MARIE RITZ  
Grantor/Trustee

Richard Ritz  
126 Heather Ln.  
Pelham, AL 35124

STATE OF ALABAMA  
COUNTY OF SHELBY

I, GILBERT M. SULLIVAN, JR., a notary public, hereby certify that RICHARD W. RITZ, whose name is signed to the foregoing Memorandum of Trust, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Memorandum of Trust, he executed the same voluntarily on this 9th day of August, 2005.

Given under my hand and official seal this 9th day of August, 2005.



  
Notary Public  
My commission expires on

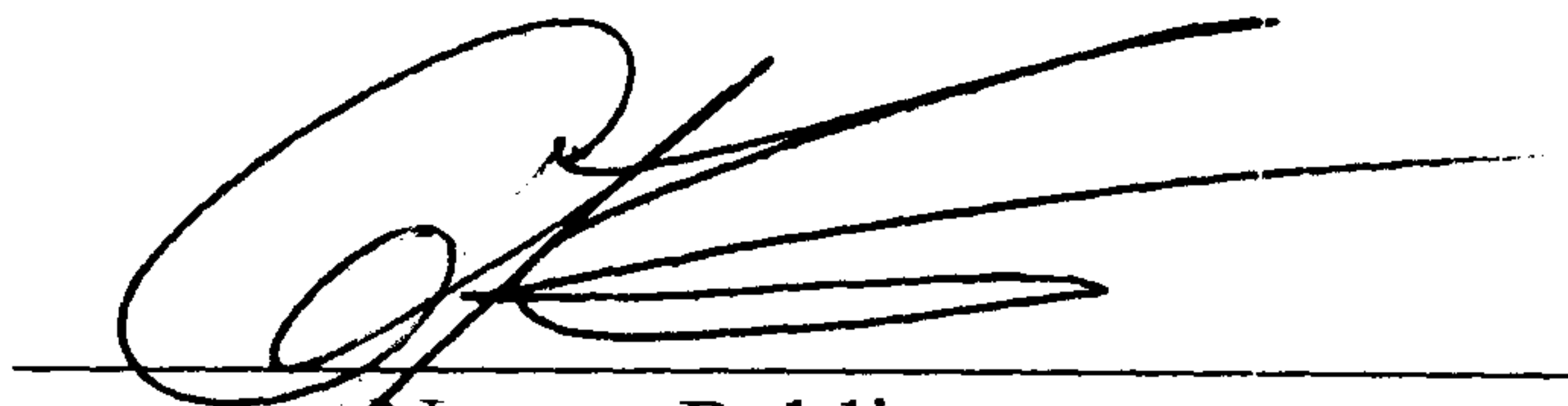
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Jan 31, 2009  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

STATE OF ALABAMA  
COUNTY OF SHELBY

I, GILBERT M. SULLIVAN, JR., a notary public, hereby certify that ROSE MARIE RITZ, whose name is signed to the foregoing Memorandum of Trust, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Memorandum of Trust, she executed the same voluntarily on this 9th day of August, 2005.

Given under my hand and official seal this 9th day of August, 2005.



  
Notary Public  
My commission expires on

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MY COMMISSION EXPIRES: Jan 31, 2009  
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