LAST WILL AND TESTAMENT

On this 11th day of July, 1987, I, Susie Mai Starkey, being of sound mind, do hereby appoint my daughter, Ruth Claire Starkey, to be the administrator of my Estate.

I, Susie Mai Starkey, do hereby will to my daughter, Ruth Claire Starkey, the entire contents of my house at 4505 Utah Avenue, Nashville, Tennessee, and the remaining cash in my checking account, which is also a joint checking account with my daughter, Ruth Claire Starkey.

After my death, my daughter, Ruth Claire Starkey, will have complete jurisdiction of my house and lot at 4505 Utah Avenue, Nashville, Tennessee, and will live in my house at 4505 Utah Avenue, Nashville, Tennessee, for as long as she so desires.

Should my daughter, Ruth Claire Starkey, decide to move her residence elsewhere, only then my house and lot at 4505 Utah Avenue, Nashville, Tennessee may be sold, and my daughter, Ruth Claire Starkey, will receive eighty percent (80%) of the proceeds from the sale of my house and lot at 4505 Utah Avenue, Nashville, Tennessee.

My daughter, Helen Annetta Starkey Walker, will receive ten percent (10%) of the proceeds from the sale of my house and lot at 4505 Utah Avenue, Nashville, Tennessee.

My son, William Warner Starkey, Jr., will receive ten percent (10%) of the proceeds from the sale of my house and lot at 4505 Utah Avenue, Nashville, Tennessee.

Only in the event that my daughter, Ruth Claire Starkey, should die before this Will is executed, the Estate then will be divided so that my daughter, Helen Annetta Starkey Walker, will receive sixty percent (60%) of the entire Estate, and my son, William Warner Starkey, Jr., will

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receive forty percent (40%) of the entire Estate.

Only then, in the event of the death of one of the two remaining surviving children, before this Will is executed, the last surviving child would receive the entire Estate. This Will is without Bond.

(Signed). Susie Mai Starkey.

Witness Pauline Frazier

Witness Charles L Taylor

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF ORIGINAL INSTRUMENT FILED IN MY OFFICE THIS 31st DAY OF Oct, 1989

BILL COVINGTON, CLERK

BY: [signature]
DEPUTY CLERK

HANCOCK COUNTY CIRCUIT COURT SEAL MISSISSIPPI