thereon shall ever, under any circumstances, either directly or indirectly, inure to the benefit of the Grantor.

ITEM VIII

In the event of the death of George B. Nalley, Sr., the Trustee hereunder, prior to the termination of the trust, or if he shall cease for any reason to act as Trustee hereunder, LaVonne E. Nalley and George B. Nalley, Jr. are hereby appointed successor Co-Trustees. If either LaVonne E. Nalley or George B. Nalley, Jr. shall fail to qualify or cease for any reason to act as Co-Trustee hereunder, T. Ashton Phillips shall become a successor Co-Trustee. Should an additional vacancy occur in the Trustees, I direct that the State Bank and Trust Company of Greenwood, South Carolina, shall become a successor Co-Trustee; and in the event of the death or disability of the other Co-Trustee, I direct that the State Bank and Trust Company of Greenwood, South Carolina, shall become sole Trustee.

ITEM IX

The Trustee accepts the trust hereby created and consents to act as Trustee hereunder.

IN WITNESS WHEREOF the Grantor and the Trustee have hereunto set their hands and seals, the date first above written.

In the presence of:

Sectors n. Rake

La Vonne & Nalley L. S.

In the presence of:

Endora M. Rekin

(Continued on next page)