

or the Trustee, to borrow all or any part of the corpus or income of the trust, directly or indirectly without adequate interest and security. No person, other than the Trustee, shall have or exercise the power to vote or direct the voting of any stock or other securities of this trust, to control the investment of this trust, either by directing investments or reinvestments or by voting proposed investments or reinvestments or to reacquire or exchange any property of this trust by substituting other property of an equivalent value.

This trust is irrevocable and the Trustor shall have no right whatsoever to alter, amend, revoke, or terminate this trust, in whole or in part. By this trust agreement, the Trustor intends to and does hereby relinquish absolutely all possession or enjoyment of, or the right to the income from the trust property, and all right to designate the persons who shall possess or enjoy the trust property or the income therefrom.

IN WITNESS WHEREOF, the Trustor and Trustee have executed this instrument the first day and year above written.

In the Presence of:

Virginia H. Livingston

Mary H. Moore

John T. Douglas
John T. Douglas, Trustor

Faust Nicholson
Faust Nicholson, Trustee

(Continued on next page)