

Beneficiaries of the Trust shall be bound by the provisions of this Declaration of Trust. The shares shall entitle the Beneficiaries to participate in all dividends and other distributions of income or principal, as the Trustee in his discretion, from time to time, shall deem advisable. Each Beneficiary shall share in dividends or other distributions in the proportion which the number of shares owned by him bears to the total number of shares issued and outstanding. No Beneficiary shall have the right to ask for partition of the Trust Property during the continuance of this Trust. No Beneficiary shall have any interest in any portion of the Trust Property as such, and shall have only an interest in dividends and other distributions as herein provided. In the event of the loss or destruction of a share certificate the Trustee may issue a new share certificate upon such conditions as he deems expedient.

5. BENEFICIARIES. The Beneficiaries of this Trust are BONNIE LYNN T. BRIDWELL and TRACEY KAREN TANKERSLEY.

6. CONDITIONS OF TRUST. The death, insolvency, or incompetency of a Beneficiary, shall not terminate the Trust, or entitle the legal representative of the Beneficiary, or the transferee, to any accounting or to any legal action against the Trust Property or Trustee. Upon the death, insolvency, or incompetency of a Beneficiary, his legal representative shall succeed as a Beneficiary, and shall be bound by the provisions of this Declaration of Trust.

7. PERSONAL LIABILITY OF BENEFICIARIES. The Beneficiaries shall not be made personally liable by any act or omission of the Trustee. All persons dealing with the Trustee, or with any agent of the Trustee, shall look only to the Trust Property for the payment of any sum due as a result of such dealing. In every instrument executed by the Trustee and creating an obligation of any kind, the Trustee shall stipulate that neither he nor the Beneficiaries shall be held to any personal liability under such instrument.

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