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INSTRUMENT OF DISCLAIMER

I, WALLACE F. PATE, pursuant to Chapter 37 of Section 21 of the Code of South Carolina (1983, as amended), hereby irrevocably and forever disclaim, renounce and refuse to accept all beneficial interests I may have individually, and all powers I may have as trustee under the will of my mother, ALETHEA FENNELL PATE, and over the income and corpus of the two trusts to be established for my brother, William W. Pate, Jr., and me under paragraph (7)(a) and (b) of her will ("Trust A" and "Trust B") and over the two residual trusts for which provision is made in paragraph 11 (a) and (b) of the will (the "residual trusts"), and all discretionary powers I would otherwise have as executor, if any, to direct the enjoyment of those interests in my mother's estate that, but for this Instrument of Disclaimer, would have passed to me. My mother died on October 21, 1983, and her will, dated October 23, 1973, with codicil dated October 23, 1977, was probated in the Probate Court, Greenville County, South Carolina (File number 83-ES-23-00475).

The interests and rights hereby disclaimed shall include but are not limited to:

- (1) The right to receive any distribution of the income of Trust A or Trust B or of the residual trusts as provided in paragraphs 7 and 11 of my mother's will;
- (2) The right to any benefits that otherwise might pass to me under paragraph 12 of my mother's will;
- (3) The right to any assets that might pass to me from my mother by descent or right of intestate succession should

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