(n) In enforcing any of the remedies to which the Trustee is entitled under and by virtue of the provisions of this Trust Indenture, the Trustee shall be fully protected against any liability upon it when and if it acts upon the written request of the holders of a majority in principal amount of the Bonds then outstanding.

## SECTION 5 - CO-TRUSTEE

At any time or times, for the purpose of conforming to any legal requirements, restrictions or conditions in any State in which any part of the trust estate may be located, the Company and the Trustee shall have power to appoint, and, upon the request of the Trustee, the Company shall for such purpose join with the Trustee in the execution, delivery and performance of any instruments and agreements necessary or proper to appoint, another corporation or one or more persons, approved by the Trustee, to act either as separate trustee or trustees or as co-trustee or co-trustees jointly with the Trustee of all or any part of the trust estate.

Such separate trustee or trustees or co-trustee or co-trustees shall have such powers and duties as shall be conferred or imposed by the terms of its or their appointment. But every such separate trustee or co-trustee shall, to the extent permitted by law, be appointed subject to the following provisions and conditions, namely:

(1) Bonds issued hereunder shall be authenticated and delivered, and all powers, duties, obligations and rights conferred upon the Trustee in respect of the custody of all securities and of all cash pledged or deposited hereunder shall be exercised, solely by Security National Bank of Greensboro or its successor in the trust hereunder, and any moneys that at any time come into the hands of any such separate trustee or trustees or co-trustee or co-trustees shall be at once paid over to Security National Bank of Greensboro or its successor in the trust hereunder;