

proceeds of said trust estate which my said daughter would have received if living, however, if my said daughter should die prior to the termination of this trust leaving no child or children, then in such event the benefits and proceeds from said trust, which would have been paid to my said daughter, if living, shall be paid to my son, L. L. Echols, Jr.

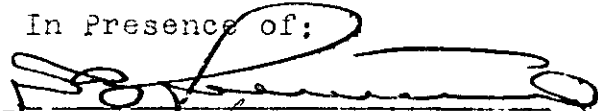
(6) Notwithstanding the provisions of Paragraph 5 of this instrument, my said trustee herein named, or its successors, is hereby authorized and empowered in its discretion to apply so much of the trust income or corpus of this trust, to the payment of necessary living expenses of my said daughter above named, during her minority, as said trustee or its successors may deem necessary and advisable.

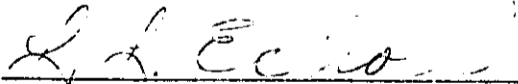
(7) This trust is irrevokable and is not made in contemplation of death.

(8) I reserve the right to hereafter include in, convey or transfer to said trustee or its successors any additional sums of money or property, and in the event of further addition or additions to said trust made by the undersigned or by any other person, persons or corporation, the same shall be held, managed, invested and distributed in accordance with the provisions of this instrument; likewise permission is hereby granted to said trustee to receive or accept any transfer, conveyance or assignment to said trust of such sums of money or such property, as any person, persons or corporation may desire to contribute, make, assign, transfer, or convey to said trust.

In witness whereof, I have hereunto set my hand and seal this the 31st day of December, 1947.

In Presence of:


Mary S. Welburn

 (SEAL)