

(5) In the event of the death of Carol Elizabeth Hightower prior to the termination of this Trust, the Trust shall terminate and all interest shall pass to Frances P. Hightower, in fee simple and free of Trust.

The beneficiary under this Trust shall not have the right to sell, assign, transfer or encumber, or in any other manner anticipate or dispose of their interest in said Trust property, including the income to be derived therefrom until the same be actually paid over to and received by them. Neither the principal nor income produced by said Trust shall be liable for the debts of the beneficiary or subject to seizure for any claim of any creditor or other person to whom they may be indebted or obligated; nor shall said principal or income be subject to any proceedings at law or in equity instituted in anticipation of or designed to prevent the transmission thereof in tact to the fiduciary.

The Trust hereby created is irrevocable and is not created in contemplation of death. Grantor hereby expressly waives, disclaims and renounces any right, title or interest in and to the income or corpus of this Trust, whether arising by reversion, remainder or operation of law, or otherwise. Grantor acknowledges that he shall have no power, alone or in conjunction with any other person, in any capacity to alter, amend or revoke or terminate this Trust or any of the terms hereof, in whole or in part, or to designate the persons who shall possess or enjoy the Trust corpus or the income therefrom.

In the event that William K. Hightower, Jr. shall cease for any reason to act as Trustee hereunder, Frances P. Hightower is hereby appointed successor Trustee, with all authority and rights as the original Trustee. No bond shall be required of any Trustee serving hereunder.

In no case shall any party dealing with said Trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said Trustee, be obligated to see to the application of any purchase money, rent or money borrowed or advanced on said