

in lieu of or in addition to regular cash dividends shall be considered income and not principal. The Trustee's determination as to whether any stock dividend shall be apportioned to principal or income shall be final and conclusive upon all persons interested in this trust.

FIFTH: In the event of the death, resignation, removal or inability of EDWARD Y. ALBERT to act as Trustee hereunder, Grantors hereby nominate, constitute and appoint as his successor the CITIZENS & SOUTHERN NATIONAL BANK, Atlanta, Georgia.

SIXTH: This trust is irrevocable and the Grantors understand that they have no right to alter, amend, revoke or terminate the same.

SEVENTH: The trust hereby created shall be administered in the State of Georgia and in all respects shall be governed by the laws of the State of Georgia.

IN WITNESS WHEREOF the Grantors and the Trustee have hereunto set their hands and seals the day and year first above written.

Lucy Albert (Seal)  
Lucy Albert - Grantor

Y. Albert (Seal)  
Y. Albert - Grantor

Edward Y. Albert (Seal)  
Edward Y. Albert - Trustee

Signed, sealed and delivered  
in our presence:

J. Jones  
James H. Wilson  
JAMES H. WILSON, Notary Public  
My Commission Expires Dec. 8, 1928  
NOTARY PUBLIC  
STATE OF GEORGIA