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VA 1013 REG 803

TRUST AGREEMENT made October 17, 1974, between JOHN KUSMIERSKY and DOLORES E. KUSMIERSKY, his wife, hereinafter referred to as the "Grantors" and JOHN KUSMIERSKY, hereinafter referred to as the "Trustee."

1. Trust Property. The Grantors desiring to create trusts for the benefit of their children, hereby irrevocably transfer to the Trustee the sum of Five Thousand (\$5,000.00) Dollars, hereinafter named "Trust Property," for the purposes and on the conditions hereafter set forth, which trust shall be known as the "Kusmiersky Children Trust I."

2. Division of Corpus. The Trust Property shall be divided by the Trustee into equal shares so as to provide one share for the primary benefit of each of the Grantors' children, SHERIS A. KUSMIERSKY and EDEN N. KUSMIERSKY. Each share shall thereafter constitute and be administered by the Trustee as a separate trust. Whenever a new child is born to or adopted by the Grantors, a new separate trust shall be established for him or her on the date of the birth or final adoption of such child. The Trustee shall transfer to the new separate trust a portion of the Trust Property of each of the then existing separate trusts, such portion to be ascertained as though the following steps were taken: all property, including undistributed income in the then existing separate trusts, is contributed to one mingled fund; the new

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