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ARTICLE VII.

It is understood and agreed by the parties hereto that in the event of the death of Robert W. Stephens, or in the event of his legal disability to serve as Trustee under this Agreement, or if for any other reason he ceases to serve as said Trustee, then the beneficiaries of this trust shall select and designate a new trustee by written instrument duly and properly executed, witnessed and recorded in the same manner as required by the laws of the State of South Carolina for the execution of deeds. Upon the filing of such an instrument of record, said new trustee so appointed shall be clothed with all the authority and all the powers herein vested in Robert W. Stephens, as Trustee.

ARTICLE VIII.

This Agreement shall terminate at the end of five (5) full calendar years from the date hereof, unless sooner terminated by the mutual and written consent of the parties hereto. Upon termination, the Trustee shall pay any and all expenses or indebtednesses then outstanding and the balance of the proceeds from the sale of property belonging to the Trust Estate then held by him shall be distributed in accordance with the proportionate share of proceeds set forth in Article V hereof. If any property belonging to the Trust Estate remains unsold upon termination of this Agreement, such property shall be sold forthwith and the proceeds of such sales proportionately distributed, or said property shall be apportioned and conveyed by properly executed deeds or other instruments to the parties hereto. At any time prior to termination, this Agreement may be extended for a stated period of time by written consent of all parties hereto.

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