

powers which a Trustee may be granted, including, without limitation: the right to accept funds on said promissory note and real estate mortgage; to release all, or a portion, of the property covered by said mortgage from the lien of said mortgage; to agree to the substitution of collateral for a part, or all, of the property covered by lien of said real estate mortgage; to declare the entire amount of the indebtedness evidenced by said promissory note and real estate mortgage to be immediately due and payable in the event of default in the provisions thereof and to institute any legal actions which he may deem necessary to effect the collection of the indebtedness evidenced by said promissory note and real estate mortgage; to satisfy said promissory note and real estate mortgage in the event the same is paid in full.

(5) 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 over to the Settlers in equal shares all undistributed funds held in his hands after payment of all expenses of the Trust. If the aforesaid promissory note and real estate mortgage shall remain unpaid at the time of termination of this Trust, the Trustee shall reassign the said promissory note and real estate mortgage to the Settlers and the Trust shall terminate.

TO THE FAITHFUL performance of these covenants, the parties hereto bind themselves, their executors, administrators, successors and assigns.

IN WITNESS WHEREOF, the said Sarah Lee H. Turner, Lucille H. Tate, Lorene Davis Brown (formerly Lorene H. Davis), and J. Harold Hudson and Ray R. Williams, Jr., as Trustee, have hereunto

[Handwritten signature]

JRB

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*S.L.
L.H.T.*