

TRUST AGREEMENT

STATE OF GEORGIA

COUNTY OF FULTON

THIS AGREEMENT made and entered into this 15th day of November, 1966, between LUCY ALBERT and Y. ALBERT, hereinafter called "Grantors", and EDWARD Y. ALBERT, hereinafter called "Trustee".

FIRST: Grantors herewith assign, transfer and convey to the Trustee the property described in Schedule "A" hereto annexed and made a part hereof, upon the terms and conditions hereinafter set forth. At any time while this trust is being administered, the Grantors or any other persons may add other property, both real and personal, to this trust, by gift, will or otherwise.

SECOND: The Trustee shall divide the entire trust fund into three equal shares, one for the benefit of each of our three children, namely, EDWARD Y. ALBERT, JR., NANCY ORLANDO ALBERT and PAUL DUNCAN ALBERT. Each such share, for all purposes, shall be held and constitute a separate and distinct trust. Our Trustee, however, shall not be required to make physical segregation of the assets but may, in his discretion, hold the same as an undivided fund for the purposes of management and investment. With respect to each separate trust, our Trustee shall hold, manage, invest and reinvest the assets thereof for the sole benefit of the beneficiary thereof and shall apply and distribute the net income and the corpus thereof in the following manner and upon the following terms and conditions:

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