

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

TRUST AGREEMENT

WHEREAS, I, Agnes Grady, am desirous of turning over the management of my financial affairs to my niece, Elizabeth Grady Crandall, as trustee for me, to use all of my property of every description for my use and benefit;

NOW THEREFORE, KNOW ALL MEN BY THESE PRESENTS: that I, AGNES GRADY, do hereby assign, set over and transfer unto ELIZABETH GRADY CRANDALL, as trustee, her successors and assigns, all of my real and personal property of every description and nature, including my savings account at First Federal Savings and Loan Association, Greenville, South Carolina (being formerly in the joint names of Lidie E. Grady and Agnes Grady with survivorship), my savings account at Peoples National Bank of Greenville, South Carolina, and all other bank accounts, checking accounts, savings account of any and every description held by any financial institution in my name, this being the bulk of my estate, together with any other property of any nature, upon the following trusts:

1. To hold, manage, protect, conserve, invest and reinvest the same, in such manner as my trustee, in her sole discretion, deems proper.
2. To use the income and principal for my benefit, in such amounts and for such purposes as my said trustee may deem proper and desirable.
3. My said trustee shall have the power to turn over any or all of my assets to any reputable nursing home or other institution for the purpose of providing for my care.
4. In the event I should die and there should be remaining in this trust any undistributed assets, my said trustee shall first provide for my funeral expenses, then pay any outstanding indebtedness which may be due by my estate, and distribute the remainder, if any,

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