

the minority of such child, be made to the person actually caring for such minor for such minor's use and benefit whether or not the person so caring for such minor is its legally appointed guardian.

- D. If at any time the corpus of any trust created hereunder shall be in the amount which, in the opinion of the trustee, is insufficient to justify the continuance of the trust, the Trustee shall deliver and pay over the trust corpus and any undistributed income to the then beneficiary or beneficiaries of such trust, free of trust.
- E. Neither the principal nor the income from any trust estate created hereunder shall be liable for the debts of any beneficiary hereof, nor shall the same be subject to seizure by any creditor of any beneficiary under any writ or proceeding at law or equity, and no beneficiary hereunder shall have any power to sell, assign, transfer, encumber, or in any other manner anticipate or dispose of his or her interest in the trust estate or the income therefrom.

IN WITNESS WHEREOF I, J. Polk Smartt, have hereunto set my hand as Executor under the Will of Cora Smartt Finlay, deceased, and American National Bank and Trust Company of Chattanooga, has caused its corporate name to be signed, by its duly authorized officers, as Administrator with Will Annexed of the Estate of Cora Smartt Finlay, deceased, to be effective the first day of July, 1964.

WITNESS:

Helen P. Pearce
Kendra T. Brown

J. Polk Smartt
J. Polk Smartt, Executor under the Will of Cora Smartt Finlay, deceased

WITNESS:

Helen P. Pearce
Kendra T. Brown

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHATTANOOGA, as Administrator with Will Annexed of the Estate of Cora Smartt Finlay, deceased

By: [Signature]
Senior Vice President and Trust Officer

STATE OF TENNESSEE)

COUNTY OF HAMILTON)

ATTEST:
[Signature]
Trust Officer

Personally appeared before me Helen P Pearce who, being duly sworn, says that she saw the within named J. Polk Smartt, Executor under the Will of Cora Smartt Finlay, deceased, sign, seal and as his act and deed deliver the within written deed, and that she with Kendra T. Brown witnessed the execution thereof.

Helen P. Pearce

Sworn to before me this 22nd day of September, 1964.

[Signature]
Notary Public for Tennessee

My Commission Expires July 7, 1965

(Continued on next page)