

10. LIABILITY OF TRUSTEE. The Trustee shall not be personally liable for any loss resulting from an act or omission to act in the execution of any of the powers conferred by this Declaration of Trust so long as he acts in good faith. The Trustee shall not be personally liable for an act or omission of any person appointed by him to assist in the execution of the Trust. All persons dealing with the Trustee shall look only to the Trust Property for the payment of their claims.

11. INDEMNIFICATION OF TRUSTEE. Each Trustee shall be indemnified by and receive reimbursement from the Trust Property against and from any and all loss, liability, expense, or damage arising out of any action or omission to act as a Trustee hereunder, except to the extent that such loss, liability, expense or damage shall result from his own willful misconduct. Such indemnity or reimbursement shall be limited to the Trust Property, and no shareholder shall be personally liable therefor to any extent.

12. TERM. The Trust shall continue until December 31, 19 , except that it may be terminated at any earlier time by the Trustee, provided that the Beneficiaries, or their proxies, assent to such termination. Such assent must be given by voting at a meeting of Beneficiaries for that purpose.

13. AMENDMENT. This Declaration of Trust may be amended in any particular, except that no change may be made in the provisions governing the liability of the Trustee or his agents, or of the Beneficiaries. An amendment may be considered at any meeting of the Beneficiaries provided the notice of the meeting states that such amendment is to be considered at the meeting.

IN WITNESS WHEREOF, the parties have signed and sealed this instrument.

IN THE PRESENCE OF:

Beverly C. Hunt
James W. Ferguson

GRANTOR:

L. H. Tankersley (SEAL)
L. H. Tankersley

TRUSTEE:

L. H. Tankersley (SEAL)
L. H. Tankersley

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