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GREENVILLE CO. S. C.

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LOUISE S. TANKERSLEY
R.H.C.

NEAL GUMBIN

DECEMBER 27, 1976 TRUST

We, Jack Gumbin and Louise Gumbin, of the County of Pima, State of Arizona (hereinafter called "the Donors"), hereby assign, transfer and deliver the property listed on Schedule A attached hereto, all of which is the separate property of Jack Gumbin to Jack Gumbin and Louise Gumbin, or the survivor of them, as trustees, (hereinafter called "the Trustee"); and the Trustee agrees to hold such property and any additions thereto acceptable to the Trustee, in trust as follows:

FIRST: This trust, which may be known as the "Neal Gumbin December 27, 1976 Trust," may not be altered amended or revoked by the Donors.

SECOND: The trust property and the income therefrom may be expended in whole or in part by or for the benefit of Neal Gumbin, from time to time, in such amount or amounts as the Trustee in its uncontrolled discretion may determine to be for the benefit of Neal Gumbin until he attains the age of twenty-one (21) or dies, whichever first occurs. If Neal Gumbin attains the age of twenty-one (21), the Trustee shall pay over and distribute the then remaining principal and undistributed income to him. Upon the death of Neal Gumbin before attaining the age of twenty-one (21), the Trustee shall pay over and distribute the then remaining principal and undistributed income to or hold the same for the benefit of such person or persons or the estate of Neal Gumbin in such amounts and proportions and for such estates and interests and outright or upon such terms, trusts, conditions and limitations as Neal Gumbin shall appoint by will referring specifically to the power herein given; and if or to the extent that Neal Gumbin does not effectively exercise the power to appoint by will, the Trustee shall pay over and distribute the then remaining principal and undistributed income to the persons to whom and in the proportions in which Neal Gumbin's personal property would have been distributed if he had then died intestate, domiciled in the State of Arizona and predeceased by all lineal ancestors.

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