

Trustee shall hold the property in trust for the following uses and purposes and on the following terms and conditions:

1. Income. Trustee shall divide the net income into four equal shares and shall pay to or apply for the benefit of each of the beneficiaries all, or so much of each beneficiary's share of the current or accumulated net income as Trustee, in its sole discretion, shall determine necessary for the education of the beneficiaries. Educational expenses shall include, but not be limited to, tuition, matriculation fees, room and board, clothing, books, travel, etc. Any amounts of income not distributed to the beneficiaries shall be accumulated by the Trustee.
2. Powers. Trustee shall hold and manage the property with power to convey, deal with, hold, improve, lease, manage, mortgage, exercise options with respect to, take possession of, release, repair, sell, sue for and, in general, to exercise all of the powers which any individual could exercise in the management of similar property owned in its own right, upon such terms and conditions as to the Trustee may seem best, and to execute and deliver any and all instruments and to do all acts which the Trustee may deem proper or necessary to carry out the purposes of this Trust, without being limited in any way by the specific grants of power made, and without the necessity of court order.
3. Termination. When each beneficiary attains 21 years of age, this trust shall terminate as to the beneficiary and the Trustee shall convey and distribute a one-fourth (1/4) interest of the trust estate then in Trustee's possession, together with any accumulated or undistributed net income of the trust estate, to the beneficiary; provided however, that within thirty (30) days after the beneficiary's twenty-first birthday the beneficiary shall have the option to have the trust continued in which case all of beneficiary's share of the income earned after the beneficiary's twenty-first birthday shall be paid to the beneficiary at least annually until such time as this trust is terminated by said beneficiary.
4. Death of Beneficiary. In the event that a beneficiary dies before attaining the age of twenty-one years, this trust shall terminate as to the deceased beneficiary, and beneficiary's share of the trust estate principal and income, shall be conveyed and distributed to such persons, including the beneficiary's estate, as the beneficiary shall by last will appoint, which will shall specifically refer to this trust. To the extent the trust property is not effectively appointed, such property shall be transferred, paid, and delivered as follows:
 - (1) To any brother or sister then living who is also a beneficiary of this trust, and, if none,
 - (2) To the then living descendants of beneficiary, and, if none,
 - (3) To the then living descendants of Grantor.
5. Successor Trustee. Trustee or any successor trustee shall have the power at any time to appoint any person, firm, or corporation, other than trustor or any firm or corporation in which trustor has an interest, as successor trustee. Such successor trustee shall have the same duties and powers as are assumed and conferred in this agreement on trustee, including the power to appoint a successor. Any such appointment shall be made in writing, and a copy of such appointment shall be delivered to trustor if he is alive, or if trustor is deceased, to beneficiary. In the event of failure of trustee to appoint a successor trustee, Valerie Dale Rumminger, shall act as successor trustee.

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