

faith shall be proper and I relieve the trustee of all personal liability except for gross negligence or willful wrongdoing.

(d) Each person serving as trustee hereunder shall have the power to appoint a successor individual or corporate trustee to replace himself or herself when he or she ceases to act as trustee. Such power to appoint a successor trustee shall be exercised by written notice attached to the original of this trust instrument. Such notice may be revoked or changed by further written notice attached to such original instrument not later than the time when the person exercising such power vacates his office. If any trustee fails to exercise this power, then I appoint the Citizens & Southern National Bank of Georgia, its corporate successor and assignee by merger, consolidation, purchase or otherwise, as successor trustee. Title to the entire trust property shall automatically vest in any successor trustee without the necessity of any conveyance. No successor trustee shall be required to inquire into the accounts or audit the books of any predecessor trustee, but may in his discretion accept the statement or rely on the books of the predecessor trustee to establish the property and accounts of the trust and any decision made in good faith by the successor trustee on this matter shall be binding on all persons.

ARTICLE FIVE

No corporation, transfer agent or other person dealing with the trustee shall be obliged to see to the application of any money or property delivered to such trustee, or to examine into the terms upon which any property is held by the trustee, but any such corporation, transfer agent or other person may deal with any such property and the trustee as if such trustee were the owner thereof free of any trust.

ARTICLE SIX

The validity of this trust shall be determined under the laws of Georgia. Questions relating to the administration of the trust shall be determined under the laws of the state of domicile of the trustee.

