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GREENVILLE S.C.
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DONNIE W. HARRISLEY
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STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

REVOCABLE TRUST AGREEMENT

THIS AGREEMENT OF TRUST, made effective the 22nd day of December, 1980, by and between MARGARET S. TOLBERT (hereinafter the "Settlor") and JOSEPH A. TOLBERT and MARGARET T. FOSTER (hereinafter the "Trustees").

WHEREAS, the Settlor did deed the property described on Schedule A attached hereto to the Trustees on December 22, 1980, which deed was recorded in the R.M.C. Office for Greenville County on January 14, 1981 in Deed Book 1140 at Page 699;

WHEREAS, the Settlor did grant to the Trustees a Power of Attorney with respect to her property and affairs on December 22, 1980; and

WHEREAS, the Settlor and the Trustees deem it desirable to set forth in writing the intentions among them that the said property was deeded to the Trustees in trust, with all the income therefrom to be, and to this date having been, paid over to the Settlor during her lifetime, and that the said conveyance shall be revocable by the Settlor during her lifetime;

NOW, THEREFORE, it is recited that the Settlor has paid over, assigned, granted, conveyed, transferred and delivered unto the Trustees the property described on Schedule A attached hereto and made a part hereof, which property shall be held, administered and distributed as follows:

1. During the Settlor's lifetime, the Trustees shall pay all of the net income of the trust estate, no less frequently than annually, to the Settlor.

2. Upon the death of the Settlor, the trust estate as then constituted shall be paid over free of trust in equal shares to Joseph A. Tolbert and Margaret Tolbert Foster. If an individual is not then living, the same shall be paid over to the individual's estate.

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