



Prepared by:  
BORNSTEIN, PETREE,  
BROOKS, COOPER  
& MARKS  
ATTORNEYS AT LAW  
125 SOUTH COURT AVENUE  
ORLANDO, FLORIDA 32801

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JUANITA S. MACKEY

FAMILY TRUST AGREEMENT

I, JUANITA S. MACKEY, a resident of Seminole County, Florida, designated hereinafter as "Donor", do hereby make and execute this Agreement to be known as "THE J. S. MACKEY FAMILY TRUST".

ARTICLE I

TRUST CORPUS

I hereby pay over, transfer, deliver, assign and convey to the Trustees hereinafter named all of the monies and/or properties, real/or personal, listed and described in Schedule I attached herein and incorporated herein by reference, and all of such property, together with such other property that hereafter may be given, transferred, bequeathed or devised in the Trust by me or any other person, shall be held, managed and distributed by the Trustee for the uses and purposes and upon the terms and conditions hereinafter set forth in the Trust Agreement.

ARTICLE II

TRUSTEES

A. Appointment of Trustees: I appoint myself, JUANITA S. MACKEY, as Trustee of the Trust established under this Trust Agreement. Upon my death, I nominate, constitute and appoint my daughters SUSAN GROFF KAIN and VALERIE GROFF DRAKE, and my accountant, CORDELL PORTER, of Greenville, South Carolina, to act and serve as successor Co-Trustees herein, and if any of them die or are unable or unwilling to serve as Co-Trustee herein, the Surviving Trustees shall continue to act and serve as Trustees or Trustee hereof until the death or inability to serve as Trustee of the last individual Trustee hereinbefore named. At that time, the Sun Bank, N.A., of Orlando, Florida, shall serve as successor Trustee and sole Trustee hereof.

At any time during the administration of this Trust, Donor

*J.S.M.*

BORNSTEIN, PETREE,  
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ATTORNEYS AND  
COUNSELORS AT LAW  
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