shall receive such amounts as are authorized for Trustees by the laws of the State of South Carolina.

ITEM VI

The Trustee is authorized in the discharge of her duties to employ counsel and agents and to determine and pay them reasonable compensation; and she shall be entitled to reimbursement therefor and for such other expense and charges as she may deem necessary and proper to incur.

ITEM VII

This trust is not being created in contemplation of death, and is irrevocable. No part of the corpus of the said trust or any income accrued thereon shall ever, under any circumstances, either directly or indirectly inure to the benefit of the Grantor.

ITEM VIII

In the event of the death of Frances E. Greer, the Trustee hereunder, prior to the termination of the trust, or if she shall cease for any reason to act as Trustee hereunder, W. Jack Greer, the Grantor herein, is hereby appointed successor Trustee. If W. Jack Greer shall fail to qualify or cease for any reason to serve as Trustee hereunder, the Peoples National Bank of Greenville, South Carolina, shall become successor Trustee.

ITEM IX

The Trustee accepts the trust hereby created and consents to act as Trustee hereunder.

IN WITNESS WHEREOF the Grantor and the Trustee have hereunto set their hands and seals, the date first above written.

In the presence of:

Grantor (LS)

Darin P. Richardson

Berks on Fortune.

France E. Green (LS)

In the presence of:

Doris P. Richardson Busha on Fortune

(Continued on next page)