GREENVILLE) COUNTY OF

THIS TRUST AGREEMENT made this 21st day of February, 1975, by and between LINA REBECCA M. MULLINNIX of Greenville, South Carolina (hereinafter called the "Settlor"), and FIRST PIEDMONT BANK AND TRUST COMPANY, Greenville, South Carolina, (hereinafter called the "Trustee").

- 1. Trust estate. The Settlor does hereby transfer, assign, convey and quitclaim to the Trustee, and to its successors in trust, the property described in Schedule A attached hereto, to have and to hold such property and any other property of any kind which the Trustee may at any time hereafter hold or acquire pursuant to any provisions hereof (all of which property is hereinafter collectively referred to as the "trust estate"), subject to the trust, purposes and conditions hereinafter set forth.
- 2. Dispositive provisions. The principal purpose of this trust shall be for the care, comfort and support of the Settlor and all decisions of the Trustee shall be made with this in mind and with the understanding that this purpose shall be paramount to any considerations for the remainder beneficiaries. During the lifetime of the Settlor, the Trustee shall pay the entire net income from the trust estate to the Settlor in monthly installments beginning April 1, 1975, but in no event less than the sum of Four Hundred Fifty and No/100ths (\$450.00) Dollars per month which shall be adjusted semi-annually for any increases in the cost of living index (of the United States Government), and the monthly payment to the Settler shall also include principal if necessary to make up the minimum monthly payment of Four Hundred Fifty and No/100ths (\$450.00) Dollars per month. The Trustee shall, so long as the health of the Settlor permits, use so much or all of the income and/or principal of the trust estate to maintain the Settlor in her home (at 3 Harcourt Drive), and thereafter the Trustee shall use so much or all of the net income and/or principal of the trust estate as it deems necessary or advisable, in such manner as it deems best, for the care, support and comfort of the Settlor, in addition to the amounts to be paid to the Settlor set forth above. In addition, the Trustee is hereby authorized to pay any additional amounts from time to time to provide for the care, comfort and support of the Settlor, including medical bills,