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Trustee shall be required to give bond or other security. No Trustee serving hereunder shall be liable for any mistake or error of judgment in the administration of any trust resulting in loss to any beneficiary of any trust by reason of investment or otherwise, save only for willful misconduct or fraud.

- (13) Situs. The laws of the State of South Carolina shall govern the validity, interpretation, and administration of this trust agreement, notwithstanding the residence in any other jurisdiction of Grantor, Trustee, or of any beneficiary hereunder.
- (14) Gender and Number. Whenever any word herein is used in the feminine or singular, it shall include the plural, or the masculine, or neuter, whenever applicable.
- (15) Compensation. No individual serving as Trustee herein shall be entitled to any compensation, but may be reimbursed for expenses properly incurred in performance of his or her duties. Any corporate Trustee serving hereunder shall be entitled to receive the compensation set forth in any agreement made with said Trustee.

IN WITNESS WHEREOF, the parties have executed this Trust Agreement on the date first above written.

Witnesses:

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T. WALTER BRASHIER, Grantor

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Witnesses:

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CHRISTINE MCKINNEY BRASHIER, Trustee

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