

specify the date as of which this Agreement shall terminate.
Upon receipt of such notice of termination, the trustee shall
act in accordance with the directions of the Bank.

ARTICLE XI

Spendthrift Clause

No rights or claims to the Sub-Trust Fund or to any of the
monies or other assets held under this Agreement shall be
assignable, nor shall such rights or claims be subject to
garnishment, attachment, execution or levy of any kind, and any
attempt to transfer, assign or pledge the same shall not be
recognized by the trustee.

ARTICLE XII

Construction

This Agreement shall be construed, enforced and
administered according to the laws of the State of Georgia,
except where explicitly preempted by federal law or the laws of
the State of South Carolina; provided, that if the terms of
this Agreement and the terms of the Trust are in conflict, the
terms of the Trust shall control.

Witness our hands and seals this August 9, 1977:

BANK:

THE CITIZENS AND SOUTHERN
NATIONAL BANK

By: Paul F. Brown
Paul F. Brown, Vice President

By: Richard Schweitzer
Richard Schweitzer, Asst. Vice
President

Signed, sealed and
delivered in the
presence of:

Charles K. Spain
Unofficial Witness
Carol W. [Signature]
Notary Public

[BANK SEAL]

Notary Public, Georgia, State at Large
My Commission Expires Aug. 26, 1978

RECEIVED

4328 RV-2