FILED
GREENVILLE CO. S.C.
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DONNIE S. TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE) SHORT TERM TRUST

THIS DECLARATION OF TRUST is made this 1st day of January, 1975, by and between NANNIE ELIZABETH HAYWOOD ROGERS, (also known as Betty H. Rogers), of the County and State aforesaid, hereinafter referred to as the "Trustor" and ROBERT L. ROGERS, of the County and State aforesaid, hereinafter referred to as the "Trustee".

FIRST: This Trust may be known as the "HAGEN HAYWOOD ROGERS TRUST".

SECOND: The Trustor hereby declares that on the date above written she has transferred, assigned and delivered to the Trustee the property listed in Schedule "A" attached hereto. Anything to the contrary notwithstanding, the Trustor shall remain personally and solely liable for the mortgage payments (principal and interest) affecting the trust property and, in that connection, the Trustor shall receive a maximum of $1,458.33 per month from any rental proceeds from the trust property which shall be applied against said mortgage payment. In the event that the said rent payment is insufficient to pay said mortgage, the Trustor shall personally pay this expense. All other expenses of rental affecting the trust property (i.e. Trustee's commission, ad valorem taxes, utilities and insurance shall be deducted from the gross proceeds of the rental due the Trust).

THIRD: The Trustee shall hold, manage, invest and reinvest the trust property, and he shall apply and distribute the income of the Trust as follows:

(a) The Trustee shall apply and distribute all of the net income from the trust property, at least annually, to or for the benefit of Hagen Haywood Rogers. In the event Hagen Haywood Rogers should die before the termination of this Trust, the

Law Offices
Horton, Drawdy, Marchbanks, Ashmore, Chapman and Brown, P.A.
Greenville, S.C.

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