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STATE OF SOUTH CARODARA; STARKERSLEY R.H.O. COUNTY OF GREENVILLE

TRUST

THIS DECLARATION OF TRUST is made this 27th dam of February 1981, by and between Lillian H. Miller, of the County and State aforesaid, hereinafter referred to as the "Trustor", and J. Harold Miller, of the County and State aforesaid, hereinafter referred to as the "Trustee".

<u>FIRST:</u> This Trust may be known as the "Steven Brian Miller 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, and the Trustee hereby acknowledges receipt of said property.

THIRD: The Trustee shall hold, manage, invest and reinvest the trust property, and he shall apply and distribute all of the net income from the trust property, at least annually, to or for the benefit of Steven Brian Miller. In the event Steven Brian Miller should die before the termination of this Trust, the Trustee shall pay all undistributed net income, if any, to the estate of Steven Brian Miller, free and clear of any trust.

in Schedule "A" attached hereto, to Steven Brian Miller upon his attaining the age of twenty-one (21). In the event the said Steve Brian Miller dies prior to the age of twenty-one (21), then, in such event, said Trustee shall convey said trust corpus to those persons who would inherit from Steven Brian Miller under the Statute of Descent and Distribution of the State of South Carolina.

FIFTH: In the administration of this Trust, the Trustee shall have the following powers, all of which shall be exercised in a fiduciary capacity only:

(a) Without liability for loss to continue, in his discretion, to hold any property, real or personal, irrespective of the proportion said property may bear to the entire trust estate and whether or not the same be an investment of the character permitted trustees under the laws of this State.

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