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STATE OF NORTH CAROLINA)
COUNTY OF HENDERSON)

TRUST AGREEMENT

THIS AGREEMENT made and entered into this _______ day of ________, 1974, and executed in duplicate by and between MRS. LULA BEATRICE CORNE, a resident of Hendersonville, North Carolina, hereinafter referred to as the "Trustor", and KATHERINE CORNE STENHOLM, a resident of Greenville, South Carolina, hereinafter referred to as the "Trustee".

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FIRST: The Trustor hereby irrevocably assigns to the Trustee all her right, title and interest in and to all her property, both real, personal and mixed, including but not limited to the following:

- (a) Checking and savings accounts in banks as shown on attached list and marked as Exhibit 1 and made a part of this Agreement.
- (b) Personal property, including silver and crystal at my residence.

The Trustor reserves the right to make any additional property, real or personal, a part of this Trust by conveying the same in such manner as to legally vest title in the Trustee.

SECOND: The Trustee hereby acknowledges receipt of the Trust property listed on the Schedule attached hereto.

THIRD: The Trustee is hereby vested with all right, title and interest in and to all bank accounts, savings accounts and all other property, real and personal, made a part of this Trust and is authorized and empowered to exercise and enjoy for the purposes of the Trust herein created and as absolute owner of such properties, all the options, benefits, rights and privileges attaching to such properties, including, but not limited to the right to collect interest, to pledge or mortgage any and all of them for loan or loans that might

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