property to the Trustees to be held in trust, subject to all terms and conditions of this agreement, or under such other provisions as the grantor or donor might specify at the time of the transfer, provided, however, that the duties or obligations of the Trustees shall not be increased by such transfer unless the Trustee or Trustees shall consent thereto. For the purpose of identification, this trust shall be known as the Jerome C. McDaniel Trust.

- 2. The Trustees are authorized to retain, without liability for loss or depreciation resulting from such retention, original property, real, personal or mixed, or any other property, at anytime received by the Trustees from any other source, for such time as they shall deem best, although such property may not be of the character prescribed by law for trust funds and although it represents a large percentage of the total property of the trust estate; and to dispose of such additional property by sale, exchange or otherwise without the approval of the Court. However, it shall require the approval of the Court having jurisdiction to approve the sale of the above described home, or to invest or sell a substitute home.
- 3. The Trustees are authorized to permit Mary Ann McDaniel to use the above described property as a home, free of rent for and during the term of her natural life or until she remarries, provided she pays all taxes assessed against the said property, keep the same in reasonable good repair and insured for an amount fixed by the Trustees, not to exceed the value of the home and not to exceed any amount of insurance some reliable company will insure said premises for.
- 4. In the event of death or the remarriage of Mary Ann McDaniel, before any of her children hereinafter named reaches twenty-one (21) years of age, the Trustees are authorized to allow any one or more of them to occupy the above described property as a home, free of rent, so long as he, she, or they pay the taxes assessed against it, keep it in reasonable good repair and

M.D.