

(2) If any of the aforesaid children of Grantor and J. S. Paget shall be deceased at that time leaving a surviving child or children, the child or children of said beneficiary shall take per stirpes the share his, her, or their parent would have taken if living.

(3) If any one of the children of Grantor and J. S. Paget should be deceased at said time without leaving a child or children, the share which the child or children of Grantor and J. S. Paget would otherwise have taken if living shall go to the remaining living children of Grantor and J. S. Paget, and the child or children per stirpes of a deceased child, as the case may be.

(5) IRREVOCABLE.

The Grantor hereby declares that she has been advised by counsel as to the legal effect of the execution and acceptance of this agreement, including all rights of revocation or alteration hereof possessed by the Grantor or given to the Grantor by any statute of the State of South Carolina or any decision of its courts or otherwise; that the Grantor is fully aware of said legal effect, of said rights, and of the character and amount of the property hereby transferred and conveyed; and that the Grantor has given consideration to the question whether this agreement or the trust or any vested or contingent beneficial interests hereby created shall be revocable or irrevocable. The Grantor hereby declares that this agreement and all trusts and beneficial interests, whether vested or contingent, hereby created shall be irrevocable and that the Grantor shall hereafter stand without power at any time to revoke, change, or annul any of the provisions herein contained or any of the vested or contingent beneficial interests affected thereby, whether pursuant to a statute of the State of South Carolina or a decision of its courts or otherwise, but that the

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