

trust by substituting other property of an equivalent value.

(8) Successor Trustee: The Trustee shall have the right to resign at any time, and upon such resignation, Robert B. Roe, Jr., or Helen Lucinda Roe Turner, or Rebekah Hull Roe Brown, in the order named, shall be designated as the Successor Trustee, and such Successor Trustee shall have the same duties and powers as are assumed and conferred in this agreement upon the Trustee. In the event of the failure, refusal or inability of all of the three designated successor trustees to serve as trustee, then a successor trustee shall be appointed by a Court of competent jurisdiction, at the expense of the trust.

(9) Bond: No bond or other security shall be required of the trustee or of any successor trustee.

(10) Irrevocability: This trust is irrevocable, and neither the grantors, the trustee, nor any other person shall have the right, alone or with any other person, to alter, amend, revoke, or terminate this trust.

(11) Situs: This trust shall be construed and regulated according to the laws of the State of South Carolina.

IN WITNESS WHEREOF, the grantors and the trustee have executed this trust agreement in duplicate.

Witnesses:

Janet A. [Signature]
Charlotte J. Phillips
Harold S. [Signature]
Barbara A. [Signature]
Bonnie S. Lee
Lillian [Signature]
Janet A. [Signature]
Charlotte J. Phillips
Janet A. [Signature]
Charlotte J. Phillips

Charlotte A. Roe
Charlotte A. Roe, Grantor
Robert B. Roe, Jr.
Robert B. Roe, Jr., Grantor
Helen Lucinda Roe Turner
Helen Lucinda Roe Turner, Grantor
Rebekah Hull Roe Brown
Rebekah Hull Roe Brown, Grantor
Charlotte A. Roe
Charlotte A. Roe, Trustee

(continued on next page)

0224

4328 NY-2