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THIRTEENTH: This Trust shall be construed and administered in accordance with the laws of the State of South Carolina.

FOURTEENTH: This Trust shall be irrevocable and the Trustor hereby expressly waives all right and power, whether alone or in conjunction with any other person, to alter, amend, or to revoke this Trust, in whole or in part, or as to any of its terms during the life of this Trust.

FIFTEENTH: It is the intention and purpose of the Trustor that this Trust meet the requirements of Subpart E, Sections 671-681, of the Internal Revenue Code of 1954, for Federal income tax purposes; that the income of this Short Term Trust be taxed to the Trust and/or its beneficiary, as may be appropriate; that the gift of income constitutes the gift of a present interest; and that the provisions of this instrument be construed so that these intentions and purposes will be effectuated.

IN WITNESS WHEREOF, the Trustor and Trustee have hereunto affixed their respective hands and seals on the date first above written.

IN THE PRESENCE OF:

Harriet W. Whitney  
Catherine W. Clark  
As to Trustor

Nannie Elizabeth Haywood Rogers (L.S.)  
Nannie Elizabeth Haywood Rogers  
TRUSTOR

Vance B. Drawdy  
Harriet W. Whitney  
As to Trustee

Robert L. Rogers (L.S.)  
Robert L. Rogers  
TRUSTEE

Law Offices  
Horton, Drawdy,  
Marchbanks, Ashmore,  
Chapman and Brown,  
P.A.  
Greenville, S.C.

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