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Upon arrival of each of the said beneficiaries of these trusts, namely, Susanne A. Ballard and Lucy McIver Ballard, at the age of twenty-one (21) years, she shall receive and be paid, and/or there shall be transferred and conveyed to her in fee simple, all of the property, both principal and any undistributed income then held in trust hereunder, freed from all trusts.

If any of the said beneficiaries of these trusts, namely, Susanne A. Ballard and Lucy McIver Ballard, should die before having attained the age of twenty-one (21) years, then all of the property then held in trust hereunder for her benefit, both principal and any undistributed income, shall go and belong in fee simple absolute to those persons who under the laws of the State of South Carolina in force at that time would be entitled to take the property of the said beneficiary upon her death intestate.

AND I do hereby bind myself and my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Edward G. Ballard, Lucy Watson Ballard, individually, and as Trustee for Susanne A. Ballard and Lucy McIver Ballard, their heirs, successors and assigns, against myself and my heirs and against every person whomsoever lawfully claiming or to claim the same or any part thereof.

WITNESS my hand and seal, this 16th day of April, in the year of our Lord one thousand nine hundred and fifty-four, in the one hundred and seventy-eighth year of the Independence of the United States of America.

Signed, sealed and delivered
in the presence of:

William E. Potter
Patricia C. Fount

Richard F. Frutkin (L.S.)