(5) In the event of the death or resignation of one of the Trustees herein named, the surviving Trustee shall continue as sole Trustee with all the rights, powers, duties and responsibilities herein granted to the Trustees.

In the event of the death or resignation of both of said Trustees,
The Citizens and Southern National Bank of South Carolina shall become
Trustee with all the rights, powers, duties and responsibilities herein
granted to the Trustees.

(6) The Trustee or Trustees herein named shall receive no compensation for acting as Trustee.

IN WITNESS WHEREOF, The parties hereto have caused this

Trust Agreement and Assignment to be executed the day and year first
above writen.

WITNESSES:

Charles A. Stokes

C

(continued)