

conveyed on such terms as the trustee may deem advisable, with full power, when in the trustee's judgment it may appear necessary in order to conserve the estate or any portion thereof, to borrow money and give notes or note therefor, secured by pledge or mortgage of the trust property, or any portion thereof, and generally, to do all things and exercise all powers necessary or incidental to the proper management of said estate.

2. After deducting commissions and all necessary and proper charges and expenses connected with the management and administration of said estate, including repairs, taxes and insurance, the trustee shall apply the net income from said trust, or so much thereof as may be reasonably necessary for the support and maintenance of Leila Henderson Ridgeway and Nancy Lou Ridgeway. Upon the death of either Leila Henderson Ridgeway or Nancy Lou Ridgeway, the trustee shall continue to hold said properties in trust for the survivor upon the same terms and conditions. Upon the death of both Leila Henderson Ridgeway and Nancy Lou Ridgeway, the trust shall then cease and determine and the trustee shall then re-convey the properties above described as changed, altered, or substituted, as may constitute the trust estate, back to the surviving grantors in this deed, who are James E., W. David, Calvin G., and Elbert Ridgeway, and Sara Abernathy; or in the event that one or more of them shall have deceased, then unto their representatives, as they may be represented by child, children or otherwise.

3. In the event that Elbert P. Ridgeway should decease, resign or be disqualified from acting as trustee, then we, the within grantors, do hereby nominate, appoint and convey the said trust estate to Sarah R. Abernathy, as trustee, her successors and assigns, to act as substitute trustee, with the same power hereinabove granted unto the original trustee, Elbert P. Ridgeway.

4. In the event that Sarah R. Abernathy should decease, resign or be disqualified from acting as trustee, then we, the within grantors, do hereby nominate, appoint and convey the said trust estate to James E. Ridgeway, as trustee, his successors and assigns, to act as substitute trustee, with the same power hereinabove granted unto the original trustee, Elbert P. Ridgeway.

The above described land is _____ the same conveyed to me by _____
on the _____ day of _____

19 _____, deed recorded in office Register of Mesne Conveyance for _____
County, in Book _____ Page _____

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said _____
Elbert P. Ridgeway, as Trustee, his _____

_____ Heirs and Assigns forever.