

for the Trustor's maintenance, support, comfort, care and, in general, when the Trustee deems such encroachments to be in the best interests of the Trustor. Said encroachments may be paid over directly to the Trustor or to any third party or parties for her benefit.

THIRD: Should the Trustor, at any time or times, by reason of illness, accident or age, become incompetent or otherwise unable to look after her affairs, the Trustee may, during such period or periods of incompetency or other disability, expend the net income, in whole or in part, and if need be, any portion of the corpus, for the Trustor's use and benefit and for the discharge of her obligations, in such manner and to such extent as the Trustee may, from time to time, deem for the best interest of the Trustor. Any net income not disbursed shall be accumulated as part of the trust corpus. In determining the competency or ability of the Trustor, to look after her own affairs, the Trustee may, at any time, conclusively rely upon the written opinion of any doctor at any time treating or looking after the Trustor.

FOURTH: Upon the death of the Trustor, the Trustee shall transfer all of the property held under this trust, together with any undistributed income to the executor or administrator of the Trustor's estate, as the case may be, to be distributed as a part of the Trustor's estate.

FIFTH: In the event that Eugene P. Cofield, Jr. should cease to serve as Trustee hereunder, for any reason whatsoever, it is expressly provided that the Trustor's daughter-in-law, Aline Cocke Cofield, shall serve as Trustee hereof; or in the event that the said Aline Cocke Cofield shall fail to qualify or cease to serve as Trustee, for any reason whatsoever, then and in that event, the Trustor's grandson, Eugene P. Cofield, III (provided he has reached age 21) shall serve as Trustee hereof. In the event that the said Eugene P. Cofield, III, shall fail to qualify or cease to serve as Trustee, for

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