

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE) AGREEMENT AND DECLARATION OF TRUST

THIS AGREEMENT AND DECLARATION OF TRUST, made and entered into this 5th day of December, 1974, by and between NORA LEE HOWARD (Mrs. James F. Howard), of the county and state aforesaid (hereinafter referred to as "Grantor"), and JAMES F. HOWARD, JR. (hereinafter sometimes referred to as "Trustee").

W I T N E S S E T H :

WHEREAS, the Grantor desires to establish a trust for the benefit of her issue upon the terms and conditions, and for the uses and purposes hereinafter set forth;

NOW, THEREFORE, in consideration of the mutual covenants and agreements herein contained, the Grantor by deed dated the 5th day of December, 1974 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book _____ at Page _____, has transferred, assigned, granted, conveyed and delivered unto the Trustee certain real estate more fully described in said deed. Such property and any other property that may be received by the Trustee hereunder, as invested and reinvested (hereinafter referred to as the "Trust Estate"), shall be held and administered by the Trustee under the following terms and conditions:

I.

The Grantor hereby divests herself irrevocably of any right to annul, retract, or diminish the initial gift or any further gifts hereunder, or to alter, revoke, terminate, or amend this instrument, and does forever irrevocably renounce any benefit from the Trust Estate.

(CONTINUED ON NEXT PAGE)

RECORD

4328 RV-2