

obligation to inspect or verify such shares or securities, nor shall he be responsible for any loss by such bank or trust company.

XII.

References in this instrument to "Trustee" shall be deemed to include not only the original Trustee but also any successor Trustee, and all powers and discretions vested in the Trustee shall be vested in and exercisable by any such successor Trustee.

XIII.

The Trust created hereunder is a South Carolina Trust, and is to be construed and administered according to the laws of that State.

To the same effect as if it were the original, anyone may rely upon a copy certified by a Notary Public to be a true copy of this instrument, and anyone may rely upon any statement of fact certified by anyone who appears from the original document or a certified copy thereof to be Trustee hereunder.

The masculine or neuter pronoun shall be taken to refer to the person or persons intended regardless of the number or gender, and a singular pronoun may be taken to express a plural pronoun, and a plural pronoun may be taken to express a singular pronoun when the facts require it.

IN WITNESS WHEREOF, NORA LEE HOWARD, as Grantor and JAMES F. HOWARD, JR., as Trustee herein, have set their hands and seals the day and year first above written.

WITNESSES:

Geyer S. Kagan  
W. H. Hill  
Geyer S. Kagan  
W. H. Hill

Nora Lee Howard  
NORA LEE HOWARD, GRANTOR  
James F. Howard, Jr.  
JAMES F. HOWARD, JR., TRUSTEE

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