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hospital, dental, nursing home and drug bills incurred by the Settlor or on her behalf, providing these are submitted to the trustee. Also along this line, the Trustee is authorized to pay on behalf of the Settlor travel expenses from income and/or corpus, as well as all unusual and extraordinary expenses of the Settlor, including, but not limited to the following areas: utilities, automobile and insurance. It is suggested that travel expenses should not exceed Two Thousand and No/100ths (\$2,000.00) Dollars in any calendar year, but the Trustee shall use his own discretion, taking into consideration the plans and desires of the Settlor. Also in addition to the above, the Trustee shall pay all taxes of the Settlor, providing these are submitted to the Trustee.

3. Termination. This trust shall terminate upon the death of the Settlor, at which time the Trustee shall pay the sum of Seven Thousand Five Hundred and No/100ths (\$7,500.00) Dollars to the duly appointed personal representative of the Settlor to be disposed of as a part of the testamentary estate of the Settlor in accordance with the terms and provisions of the Settlor's Last Will and Testament and the Trustee shall pay over the balance of the trust estate and any undisbursed income in three (3) equal shares to the following: one (1) share to the Settlor's daughter, Eleanor M. Ramseur, and one (1) share to the Settlor's daughter, Doris M. Kirkland, and one (1) share to the Settlor's grandsons, Duke K. McCall, Jr., Douglas H. McCall, John R. McCall and Michael W. McCall, share and share alike. In the event that either of the Settlor's daughters shall predecease the Settlor, but shall leave issue surviving the Settlor, such issue of that daughter shall take, in equal parts, per stirpes, the share which such daughter who did not survive the Settlor would otherwise have taken, if living. Also, if any one of the above four named grandsons shall predecease the Settlor, but shall leave issue surviving the Settlor, such issue shall take, in equal parts, per stirpes, that part which such grandson who did not survive the Settlor would otherwise have taken if then living. In the event that the Settlor does not have a Last Will and Testament, then the sum of Seven Thousand Five Hundred and No/100ths (\$7,500.00) Dollars shall be paid over by the Trustee with the balance of the trust estate in the three (3) equal shares set forth above.

4. Trustee's powers. The Trustee shall have full power and authority at all times to invest and reinvest the principal and income of the trust estate in

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