

(7) Distributions to Beneficiaries Under the Age of Twenty-One (21). If, upon termination of any trust created herein, any share of the trust estate becomes distributable to a beneficiary who has not attained the age of twenty-one (21) years, then such share shall immediately vest in such beneficiary, but notwithstanding other provisions, the Trustee shall retain possession of such share during the period in which such beneficiary is under the age of twenty-one (21) years, and shall use and expend so much of the income and principal of each such share as the Trustee deems advisable or necessary for the care, comfort, support, maintenance and education of such beneficiary. Any net income not so expended in any year shall be added to principal at the end of such year. Any such income or principal retained by the Trustee shall be paid over absolutely to the beneficiary upon attaining the age of twenty-one (21) years, or if such beneficiary shall sooner die, then to such beneficiary's estate. Trustee shall have with respect to each share so retained all the powers and discretions herein conferred upon the Trustee.

(8) Powers of Trustee. In addition to all authority, discretion and powers conferred generally upon fiduciaries, and to those conferred by statute or other laws of the State of South Carolina, Grantor hereby authorizes and empowers the Trustee, when and as often as the Trustee may see fit and, insofar as permissible, without application to any court, to exercise the following powers, which at all times shall be exercised in a fiduciary capacity for the benefit of the beneficiaries herein:

(a) Without liability for loss, to continue, in the Trustee's discretion, to hold any property, real or personal, including stock and securities of any corporate Trustee which may be serving hereunder at any time, regardless of the proportion said property may bear to the trust estate;

(b) To sell, resell or otherwise dispose of any property, real or personal, at any time forming a part of the trust estate, for cash or upon credit, in such manner and on such terms and conditions as the Trustee may deem best, and no person dealing with the Trustee shall be bound to see to the application of any monies paid;

(c) To invest and reinvest any funds of the trust estate in any stocks, bonds, notes, or other securities or property, real or personal, including stock and securities of any corporate Trustee serving hereunder, in undivided interests therein, or in common trust funds, and the Trustee shall not be liable for any mistake of judgment in making,