

with, dispose of, enter into, exchange, hold, improve, incorporate any business of the trust estate, invest, lease, manage, mortgage, grant and exercise options with respect to, take possession of, pledge, receive, release, repair, sell, sue for, start and conclude partition actions, and in general, to exercise all of the powers in the management of the trust estate which any individual could exercise in the management of similar property, owned in his own right, upon such terms and conditions as to the trustee may seem best, and to execute and deliver any and all instruments and to do all acts which the trustee may deem proper or necessary to carry out the purposes of this Trust, without being limited in any way by the specific grants of power made, and without the necessity of a court order.

SECTION SEVEN

LIMITATION ON POWERS

Notwithstanding any other provision of this trust instrument, no power given to Trustee hereunder shall be construed to enable Trustor or any other person to purchase, exchange, or otherwise deal with or dispose of the principal or income therefrom for less than an adequate consideration in money or money's worth; to permit Trustor or any other contributor to the trust to borrow income or principal; or to authorize loans to Trustor or any other contributor to the trust except on the giving of an adequate interest charge and adequate security. No person other than Trustee acting in its fiduciary capacity shall have the power to vote or direct the voting of stock or other securities, to control the investment of trust funds either by directing investments or reinvestments or by vetoing proposed investments or reinvestments, or to permit any person to reacquire the trust corpus by substituting other property of an equivalent value. Trustee shall not use the income or principal of the trust to pay premiums of insurance on the life of Trustor.

SECTION EIGHT

COMPENSATION OF TRUSTEE

Nancy Y. Worrill hereby waives all fees for her services as trustee hereunder, provided, however, all successor trustees shall be entitled to reasonable compensation for their services as trustee.

D. R. Y.