

*Schedule "A"*

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STATE OF SOUTH CAROLINA )  
                                  )  
COUNTY OF ANDERSON )

REVOCABLE TRUST AGREEMENT BETWEEN  
CHARLES MANLY COX, SR. AS SETTLOR,  
AND CHARLES MANLY COX, JR. AS TRUSTEE

This Agreement made this 12 day of December, 1977  
executed in duplicate between Charles Manly Cox, Sr. of Belton, South Carolina,  
hereinafter referred to as the Settlor, and Charles Manly Cox, Jr. of Belton,  
South Carolina, hereinafter referred to as the Trustee.

ARTICLE I.           The Settlor has caused certain policies of insurance on his  
                                  life to be issued, as shown on Schedule "A" attached hereto  
as a part of this Agreement. The proceeds of these policies and of other policies  
that may be added to this Trust now or hereafter will be made payable to the  
Trustee either upon the death of the Settlor or upon the occurrence of some other  
event before his death. The Settlor hereby designates the Trustee as the primary  
beneficiary under the policies listed on Schedule "A" and agrees to execute any  
further instruments which may be advisable to cause the proceeds of said policies  
to be payable to the Trustee as the primary beneficiary thereof.

ARTICLE II.           The Trustee shall be under no duty to pay any of the premiums,  
                                  assessments, or other charges on policies of this Trust, nor  
even to keep itself informed with respect to such premiums, assessments or other  
charges; nor to give to the insured or to anyone else notice of such premiums,  
assessments or other charges, that may become due. The Trustee shall not be liable  
to anyone if for any reason the policies or any of them shall lapse or otherwise  
become uncollectible. Until the maturity of said policies by the death of the  
Settlor, the Trustee shall have no duty with respect to said policies except the  
safekeeping of said policies.

ARTICLE III.           At any time while this Trust is being administered, the Settlor  
                                  and any other persons, firms, or corporations, including  
fiduciaries, may add life insurance policies and/or other property both real and  
personal, to this Trust by gift, Will, or otherwise. All such additional policies  
and property shall be held and administered in accordance with the terms and  
provisions of this Agreement.

ARTICLE IV.           The Trustee, upon being informed as to the death of the  
                                  Settlor, or the earlier maturity of any of such policies,  
shall receive the proceeds thereof, and is hereby authorized to execute all  
necessary receipts and releases to the insurance companies concerned.

ARTICLE V.           The Settlor shall have and possess, and hereby reserves the  
                                  following rights and powers:

(1) The right to withdraw any policy or policies deposited  
under this Agreement upon giving to the Trustee a proper receipt therefor, and the  
Trustee agrees to execute and deliver any and all instruments that may be necessary  
to release the interest of the Trustee in any such policy or policies so withdrawn.

(2) The right to exercise, without the consent of the  
Trustee or any beneficiary under this Trust, any and all options, elections,  
rights and privileges given to the Settlor under the terms of any policy held by  
the Trustee hereunder, and the Trustee agrees to execute any and all instruments  
that may be necessary to permit the exercise of such rights by the Settlor.

(3) The right to receive any dividends or other earnings on  
any of such policies without accountability therefor to the Trustee, or any  
beneficiary hereunder.

(4) The right to revoke this Trust, or by supplemental  
agreement to modify the terms of this Trust and of the gifts hereunder from time  
to time without the consent of the Trustee, or any beneficiary, provided, however,

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