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Menever the Trustee is directed to distribute any property in fee simple to a person who is then under twenty-one (21) years of age, the Trustee shall continue to hold the share of such person in trust for such person until he or she becomes twenty-one (21) years of age and in the meantime shall use such a part of the income and/or principal of the share of such person as the Trustee may deem necessary to provide for the proper support and education of such person.

ARTICLE XVII. The Settlor's said wife may at any time by written notice, require the Trustee either to make any nonproductive property of "Trust A" only productive or to convert such nonproductive property to productive property within a reasonable time.

ARTICLE XVIII. The provisions made herein for the Settlor's wife are in lieu of and a bar to dower.

ARTICLE XIX. In no event shall assets received into the non-marital Trust from pension or profit sharing or other qualified retirement plans be used by the Trustee hereunder to pay all or any part of the Settlor's just debts, his funeral expenses, the cost of the administration of his estate or the inheritance taxes and estate taxes payable upon or by reason of the Settlor's death.

ARTICLE XX. If, for any reason, Charles Manly Cox, Jr. cannot or does not wish to serve as Trustee or having served, ceases to serve, then the Settlor names in his place and stead, Capital Bank and Trust, Belton, South Carolina, to succeed to the trusteeship and it shall be clothed with all the powers and authorities provided for herein for the original Trustee. For its services as Trustee, the corporate Trustee shall receive an amount which shall be determined by its Standard Fee Schedule in effect at the time services are rendered.

ARTICLE XXI. If the Settlor shall be operating any business at the time of his death, not subject to any outstanding agreement to sell same, the Trustee is authorized to continue the operation of said business enterprise until such time as it, in its sole judgment and discretion deems it to be the best interest of said estate and of the trust herein created to sell, liquidate or otherwise dispose thereof, and, without limiting the generality of the foregoing, it is especially authorized and empowered:

- (1) To incorporate said business, transferring to said corporation so much of the assets of the estate as in its sole judgment are necessary to enable such corporation to carry on the business;
- (2) To operate said business in its present form at the risk and with the general assets of the estate and of the Trusts herein created;
- (3) To engage such employees, managers and agents and to delegate to any employee, manager or agent any powers, whether discretionary or otherwise, necessary or usual in the conduct of said business;
- (4) To enter into such contracts and other transactions as it may deem necessary or advisable from time to time in carrying on such business without any individual liability therefor; to such extent and in such manner as it in its sole judgment shall from time to time deem necessary or advisable to protect the investment of the estate and the trusts herein created in said business enterprise and contribute to the best interest and welfare of the beneficiaries.

The foregoir; grant of powers and discretions to said Trustee is made with full realization of the risks inherent in the exercise thereof and Settlor expressly declares his intention to be that Trustee shall use ordinary business judgment in the exercise thereof and that it shall not be liable or responsible for any losses that may result therefrom, said powers and discretions being given in the belief that the possibility of preserving the capital and income values which Settlor believes the business contains justify the risks involved.