

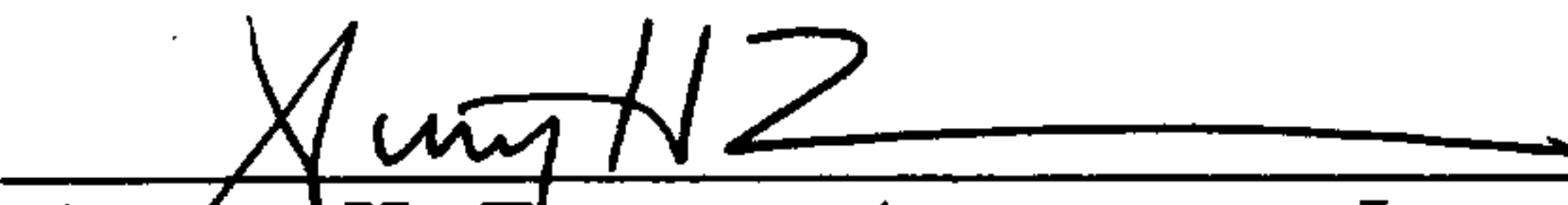
Affidavit/Abstract of Trust

20041104000609080 Pg 1/4 20.00
Shelby Cnty Judge of Probate, AL
11/04/2004 14:24:00 FILED/CERTIFIED

I, Avram H. Zysman, hereby state and declare:

1. I am an attorney licensed to practice law in the State of Virginia.
2. That on **October 23, 2003**, I prepared the JENNIFER A. IVANOVIC LIVING TRUST, dated **October 23, 2003**.
3. Said document is in force and in effect.
4. That the provisions herein may be relied upon as a statement of material matters set forth within the Trust by anyone dealing with the Initial Trustees or any Successor Trustees.
5. I declare the foregoing statements to be true and correct.

Dated: **October 23, 2003**


Avram H. Zysman, Attorney at Law

1. The following trust is the subject of this Affidavit/Abstract:

JENNIFER A. IVANOVIC, sole Trustee, or her successors in trust,
under the JENNIFER A. IVANOVIC LIVING TRUST, dated
October 23, 2003, and any amendments thereto.

2. The name and address of the currently acting sole Trustee of the trust is as follows:

Name:

JENNIFER A. IVANOVIC

Address:

108 BURNHAM
WILLIAMSBURG, VA 23188

3. The Trustmaker reserves the right at any time or from time to time to amend or revoke this Trust in whole or in part, and to add, substitute or remove any trust property. The Trustmaker reserves the right to add property to this Trust by will.
4. Article Seventeen of the Trust authorizes the Trustee, in the absolute discretion with respect to any property, at any time held under any provision of the Trust, without authorization by any court to:

(1) General Powers

In addition to all of the powers specifically granted my Trustee, my Trustee expressly incorporates those powers set forth in Section 64.1-57 under the Trustees' or Fiduciaries' Powers Acts, or their equivalent, of the State of Virginia, together with any amendment to such laws. My Trustee may perform every act reasonably necessary to administer each and every share or trust created under this agreement. All of the powers granted to my Trustee shall be in addition to those powers conferred upon Trustees under all applicable state and federal statutes. Each power conferred upon my Trustee, or upon Trustees in general, by applicable state or federal statutes, shall be subject to any express limitations or contrary directions contained in this agreement.

(2) Investment Powers in General

My Trustee may invest and reinvest in such classes of stocks, bonds, securities, commodities, options, metals, or other property, real or personal, as it shall determine. My Trustee may invest in investment trusts as well as in common trust funds. My Trustee may purchase life, annuity, accident, sickness, and medical insurance on the behalf of and for the benefit of any trust beneficiary.

(3) Loan, Borrowing, and Encumbrance Powers

My Trustee may loan money to any person, including a beneficiary, with or without interest, on any term or on demand, with or without collateral, as it deems in the best interests of the trust beneficiaries. My Trustee may borrow money upon such terms and conditions as it shall deem advisable, including, in the case of a corporate fiduciary, the power to borrow from its own banking or commercial department. My Trustee shall have the power to obligate the trust property for the repayment of any sums borrowed where the best interests of the beneficiaries have been taken into consideration. My Trustee shall have the power to encumber the trust property, in whole or in part, by a mortgage or mortgages, deeds of trust, or by pledge, hypothecation or otherwise, even though such encumbrance may continue to be effective after the term of any trust or trusts created in this agreement.

(4) Margin, Brokerage, and Bank Account Powers

My Trustee is authorized to sell, and trade in securities of any nature, including short sales and on margin. My Trustee may maintain and operate margin accounts with brokers, and may pledge any securities held or purchased by my Trustee with such brokers as securities for loans and advances made to my Trustee. My Trustee is authorized to establish and maintain bank accounts of all types in one or more banking institutions that my Trustee may choose.

(5) Mortgage Powers

My Trustee shall have the power to enter into any mortgage whether as a mortgagee or mortgagor, to purchase mortgages on the open market, and to otherwise buy, sell, or trade in first or subordinate mortgages. My Trustee may reduce the interest rate on any mortgage and consent to the modification or release of any guaranty of any mortgage. My Trustee may continue mortgages upon and after maturity with or without renewal or extension, and

may foreclose any mortgage. My Trustee may purchase the mortgaged property or acquire it by deed from the mortgagor without foreclosure.

(6) Real Estate Powers

My Trustee may purchase, sell, transfer, exchange or otherwise acquire or dispose of any real estate. My Trustee may make leases and grant options to lease for any term, even though the term may extend beyond the termination of any trust created under this agreement. My Trustee may grant or release easements and other interests with respect to real estate, enter into party wall agreements, execute estoppel certificates, and develop and subdivide any real estate. My Trustee may dedicate parks, streets, and alleys or vacate any street or alley, and may construct, repair, alter, remodel, demolish, or abandon improvements. My Trustee may elect to insure, as it deems advisable, all actions contemplated by this subsection. My Trustee may take any other action reasonably necessary for the preservation of real estate and fixtures comprising a part of the trust property or the income therefrom.

(7) Sale, Lease, and Other Dispositive Powers

My Trustee may sell, lease, transfer, exchange, grant options with respect to, or otherwise dispose of the trust property. My Trustee may deal with the trust property at such time or times, for such purposes, for such considerations and upon such terms, credits, and conditions, and for such periods of time, whether ending before or after the term of any trust created under this agreement, as it deems advisable. My Trustee may make such contracts, deeds, leases, and any other instruments it deems proper under the immediate circumstances, and may deal with the trust property in all other ways in which a natural person could deal with his or her property.

(8) Securities Powers

In addition to those other securities powers granted throughout this agreement, my Trustee may retain, exercise, or sell rights of conversation or subscription with respect to any securities held as part of the trust property. My Trustee may vote or refrain from voting at corporate meetings either in person or by proxy, whether general or limited, and with or without substitutions. My Trustee may retain assets in this trust that would not otherwise meet the standard in Virginia as suitable trust investments. My Trustee may nevertheless retain the transferred assets for as long as my Trustee considers appropriate even if the assets represent an overconcentration or do not meet the standard of prudence. My Trustee may invest the trust assets in money market funds or other mutual funds affiliated with my Trustee.

5. The signatory of the Affidavit is currently the acting Trustee of the Trust.
6. The signatory of the Affidavit is currently the initial beneficiary of the Trust.
7. The signatory of this Affidavit declares that the foregoing statements and Trust provisions are true and correct, under penalty of perjury.

8. This Affidavit/Abstract is dated **October 23, 2003**.

REPRODUCTIONS OF THIS EXECUTED ORIGINAL SHALL BE DEEMED
TO BE ORIGINAL COUNTERPARTS OF THIS AFFIDAVIT OF TRUST.

JENNIFER A. IVANOVIC
JENNIFER A. IVANOVIC, Trustee

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Rumbuly P. Majon
Witness

Jenny L. Jordan
Witness

STATE OF VIRGINIA)
)
COUNTY OF JAMES CITY) ss.

The foregoing Affidavit/Abstract of Trust was acknowledged before me on **October 23, 2003**, by **JENNIFER A. IVANOVIC**, as sole Trustee and Kimberly P. Major and Terry L. Jordan as witnesses.

Witness my hand and official seal.

My commission expires: DECEMBER 31, 2006


Avram H. Zysman, Notary Public