

Revocable Living Trust Agreement

For a Husband and Wife who are Grantors serving as Co-Trustees;
for the lifetime use of Grantors, then to others

FORM #1

This Revocable Living Trust Agreement is made this MARCH 2nd day
of MARCH, in the year of 2005, between
George H. White and Betty LORN White
husband and wife, of (Address) 355 Lakeshore Dr.,
City of Shelby,
State of Alabama herein referred to as Grantors,
and George H. White and Betty LORN White
of (Address) 355 Lakeshore Dr., City of
Shelby, State of Alabama,
herein referred to as co-trustees.

WHEREAS, grantors are now the owners of the property described in Exhibit A attached hereto and made a part hereof;

WHEREAS, grantors desire to make provision for the care and management of such property, and the collection of the income therefrom, and the disposition of both such income and such property in the manner herein provided:

NOW, THEREFORE, for the reasons set forth above, and in consideration of the mutual covenants set forth herein, grantors and trustees agree as follows:

1. Transfer of Property: Grantors, in consideration of the acceptance by co-trustees of the trust herein created, hereby convey, transfer, assign, and deliver to co-trustees, their successors in trust and assigns, the property described in Exhibit A attached hereto and made a part hereof, by this reference, which property, held by co-trustees hereunder, is herein referred to as Trust Estate. Grantors, and any other persons shall have the right at any time to add property acceptable to trustees to this trust and such property, when received and accepted by trustees, shall become a part of the trust estate.

2. Disposition of Income and Principal: Trustees shall care for and manage the trust estate and collect the income derived therefrom, and, after the payment of all taxes and assessments thereon and all charges incident to the management thereof, dispose of the net income therefrom and corpus thereof, as follows:

During the lifetime of grantors, the trustees may pay income of the trust estate and such portions of the principal as the grantors from time to time may direct to the grantors, or otherwise as they direct during their lives. After the death of both grantors, the successor trustee shall distribute the trust estate to the following who shall survive both grantors:

As described on exhibit A - Attached

Cindy Jacobs, Georgetown, S.C. 1st designated beneficiary

Linda Cox, Georgetown, S.C. "

Al White, Georgetown, S.C. "

Julie Bailey, Chelsea, AL. "

Robert Jacobs, Georgetown, S.C. "

The share of any beneficiary who shall be under the age of 18 years, shall not be paid to such beneficiary but shall instead be held in trust to apply to his/her use all the income thereof, and also such amounts of the principal, even to the extent of all, as the trustees deem necessary or suitable for the support, welfare and education of such beneficiary; and when he/she attains the age of 18 years to pay him/her the remaining principal, if any. If any beneficiary for whom a share is held in trust should die before having received all the principal thereof, then upon his/her death the remaining principal shall be paid to his/her then living child or children, equally if more than one, and in default thereof, to the then living descendants of the grantors, per stirpes. No interest hereunder shall be transferable or assignable by any beneficiary, or be subject during his or her life to the claims of his or her creditors. Notwithstanding anything herein to the contrary, the trusts hereunder shall terminate not later than twenty-one (21) years after the death of the last beneficiary named herein.

3. Revocation and Amendment: the grantors, or the survivor of them, may, by signed instrument delivered to the trustees, revoke the trusts hereunder, in whole or in part, or amend this Agreement from time to time in any manner.

4. Successor Trustees: In the event of the death or incapacity of both co-trustees, we hereby nominate and appoint as successor trustees

Julie & Steve Bailey

of (Address) 309 Crossbrook Dr.

City of Chelsea, State of Alabama 35043

In the event the successor trustee does not serve, we appoint whomever shall at the time be the first designated beneficiary hereunder. The trustees and their successors shall serve without bond.

FORM #1 CONTINUED

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Shelby Cnty Judge of Probate, AL
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5. **Trustees Acceptance:** This trust has been accepted by trustees and will be administered in the State of Alabama and its validity, construction, and all rights hereunder shall be governed by the laws of that state.

IN WITNESS WHEREOF, grantors and trustees have executed this Agreement on the date above written.

Grantor George H. White

Co-Trustee Betty Zorn White

Grantor Betty Zorn White

Co-Trustee George H. White

Witness (1) [Signature]

Witness (2) [Signature]

Sworn to and subscribed before me this 2nd day of March in the year of 2005.

My Commission Expires: July 3, 2007
Date

[Signature]
Notary Public