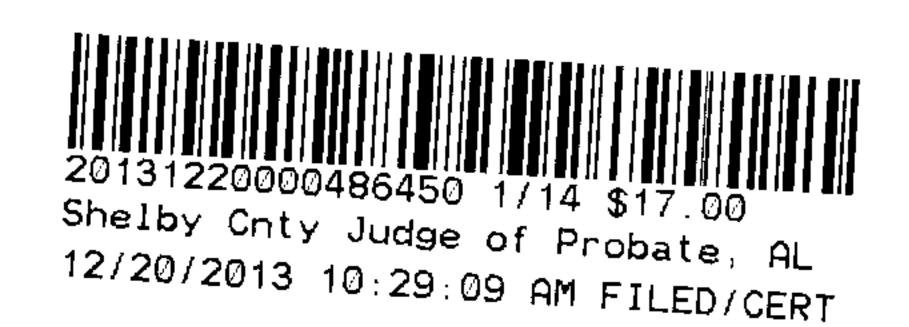
Ray D. Gibbons, Esq. Gibbons Graham LLC 100 Corporate Parkway, Suite 125 Birmingham, Alabama 35242



RUTH TRUE DAVIS' TRUST NO. 1

THIS AGREEMENT dated December 12, 2013, between RUTH TRUE DAVIS (hereinafter called "the Settlor") and STEPHEN MATHEW DAVIS (hereinafter called the "Trustee").

Concurrently herewith pursuant to a deed being executed and delivered by the Settlor, the Settlor is transferring and delivering to the Trustee the property particularly described in Schedule A annexed hereto. The Trustee, for the Trustee's and the Trustee's successors, acknowledge receipt of the property and agrees to hold that property, and such other property as may be given, bequeathed, devised, and otherwise transferred to the Trustee for the purposes hereof, and from time to time invest, reinvest, and otherwise deal with the proceeds of all that property as and when received, in trust as hereinafter provided. All the foregoing property and the proceeds and reinvestments thereof from time to time held hereunder are called collectively "the trust estate".

1. GENERAL PROVISIONS

(a) NAME OF TRUST

This Agreement may, in relation to the trust from time to time held hereunder, be referred to as "RUTH TRUE DAVIS' TRUST NO. 1 dated December 12, 2013", or as "RUTH TRUE DAVIS' TRUST NO. 1".

(b) ADDITIONS TO CORPUS

The Settlor or any other person may add to the principal of the trust created herein by deed, Will or otherwise in accordance with the provisions of this instrument. Such additions shall be covered by the provisions hereof, the same as if originally included herein.

(c) FAMILY MEMBERS

At the time of the execution of this Trust Agreement, the Settlor's immediate family group consists of the Settlor's children, Stephen Davis, Andrea Davis Gaydon, and Caroline Bradley Davis. As used herein, the term "child" or "children" shall not include any child or children born to or adopted by the Settlor after the execution of this Trust Agreement.

2. NO RIGHT OF AMENDMENT AND REVOCATION

The Settlor shall not have the right to alter, amend or revoke this Trust Agreement, in whole or in part.

3. TRUST DURING SETTLOR'S LIFE

(a) Commencing as of the date of this instrument and during the life of the Settlor, the Trustee shall hold the trust estate as the principal of a separate trust, and shall

pay to the Settlor so much (including the whole or a lesser amount) of the net income (but only if and to the extent that there shall be any such income) and the principal of the trust as the Trustee shall, from time to time and in the absolute discretion of the Trustee, determine as necessary for the health, maintenance and support of the Settlor. Any net income not distributed shall be accumulated and added to the principal of the trust, as from time to time determined by the Trustee.

- (b) Notwithstanding anything contained herein to the contrary, during the life of the Settlor, the Trustee may, despite general fiduciary principles, allow any part or all of the trust income or principal to remain uninvested or invested in unproductive or underproductive property.
- (c) Upon the death of the Settlor, the Trustee shall dispose of the property then constituting the income and principal of the trust as provided in Section 4.

4. TRUST UPON DEATH OF SETTLOR

Upon the death of the Settlor (the "Division Date"), the trust estate (including any property to which the Trustee may be entitled under the Settlor's Will or from any other source) shall be held and/or distributed as follows:

- (a) In the event there shall be any descendant of the Settlor living on the Division Date, the trust estate shall be divided among the Settlor's children, or their descendants per stirpes.
- (b) In the event there shall not be any child or descendant of the Settlor living on the Division Date, the trust estate shall be divided among those entitled to inherit from the Settlor at such time under the laws of descent and distribution of the State of Alabama then in effect.

If any beneficiary under (a) or (b) shall be under the age of twenty-five (25) years when the distribution is to be made to such beneficiary, such beneficiary's property shall be held, administered and distributed as hereinafter provided in Section 5 of this instrument.

5. ADMINISTRATION OF TRUST FOR DESCENDANTS ETC.

During the period that any property is to be held in trust pursuant to the provisions of Section 4 of this instrument, such property shall be held and distributed as follows:

(a) With respect to any beneficiary under twenty- five (25) years of age, the Trustee shall from time to time use, apply and pay to or for the benefit of such beneficiary so much of the income of such beneficiary's share as the Trustee, in the Trustee's sole discretion, deems reasonably necessary to provide for the health, support, education and maintenance of such beneficiary. Any part of the net income not so used shall be accumulated and added to, invested and thereafter treated as part of the principal of such beneficiary's share.

- (b) The Trustee shall use, apply, pay over, distribute or expend for the benefit of any beneficiary, while such beneficiary is twenty-one (21) years of age or over, the entire net income from such beneficiary's share, in convenient installments, but at least annually, and if practicable, in monthly or quarterly installments.
- (c) If at any time the Trustee determines that the income of any beneficiary is not sufficient for such beneficiary's reasonable support, education and maintenance or to provide for such beneficiary's medical care, then the Trustee may from time to time pay to such beneficiary or use for such beneficiary's benefit so much of the principal of such beneficiary's share as the Trustee, in the Trustee's sole discretion, determines to be adequate, reasonable and appropriate for such purposes, to the complete exhaustion of the principal, if the Trustee deems that necessary and appropriate.
- In the event that any beneficiary shall die before the date on which the entire (d) balance of the principal and accrued income of such beneficiary's share is due to be distributed to such beneficiary from the trust, then the Trustee shall transfer and pay over the property then constituting such deceased beneficiary's share, including any accrued and unpaid income thereof, to such deceased beneficiary's descendants then living, in equal shares, per stirpes, or if there be none, then to such of the Settlor's then living descendants who shall be the deceased beneficiary's brothers and sisters, or their then living descendants, in equal shares, per stirpes, or if there be none, then to the Settlor's descendants then living, in equal shares, per stirpes, or if there be none, then to those entitled to inherit from the Settlor (other than the Settlor's spouse) under the laws of descent and distribution of the State of Alabama then in effect, provided, however, if any such person shall then have other property held in trust under this Trust Agreement, then his or her share in such deceased beneficiary's share shall be added to, merged in and administered and disposed of like such other property so held in trust for him or her.

6. TRUST FOR BENEFICIARY UNDER AGE TWENTY-ONE

Notwithstanding anything contained in this instrument to the contrary, if any beneficiary to whom the Trustee is directed to distribute any share of the trust estate is under the age of twenty-one (21) years when the distribution is to be made, and if no other property shall then be held in trust for such beneficiary's primary benefit, then though his or her share shall be fully vested in him or her, the Trustee, in the Trustee's sole discretion, may continue to hold the same as a separate trust with all of the powers and authority given the Trustee with respect to other trust property held hereunder, until he or she shall attain the age of twenty-one (21) years, in the meantime using and applying for his or her health, maintenance, support and education so much of the income and principal as the Trustee deems necessary or desirable for said purposes, and adding any excess income to principal at the discretion of the Trustee. When such beneficiary shall attain the age of twenty-one (21) years, or sooner die, then the Trustee shall transfer and pay over the principal and any undistributed income, free of trust, to such beneficiary, or his or her estate, as the case may be.

7. DISTRIBUTION FOR BENEFIT OF A BENEFICIARY

If any beneficiary hereunder shall be a minor, or under any legal disability, or, in the sole judgment of the Trustee, shall otherwise be unable to apply the proceeds of the trust estate (or his or her share thereof) to his or her own best interests and advantage, the Trustee may, in the Trustee's sole discretion, pay or apply income or principal which the Trustee is authorized or directed to pay to or for the benefit of such beneficiary in any one or more of the following ways:

- (a) Directly to such beneficiary;
- (b) To the legal guardian, conservator or custodian of such beneficiary for the use and benefit of such beneficiary;
- (c) By the Trustee expending any such income or principal for the benefit of such beneficiary.

8. TERMINATION OF TRUST

- (a) Notwithstanding anything contained herein to the contrary, this Trust may terminate at any time with the unanimous consent of my children living at the applicable time, and at such time the trust estate shall be distributed to any one or more of my children and their descendants then living as such the living children may unanimously agree.
- (b) Upon making any payment or transfer hereunder, the Trustee shall be discharged as to such payment or transfer without liability for the subsequent application thereof, and when the final payment or transfer is made from the principal of any trust, that trust shall terminate and the Trustee shall be fully discharged as to that trust.
- (c) After the death of the Settlor, any trust or trust share created hereunder may, but need not be, terminated in the sole discretion of the Trustee when (i) the income

201312200000486450 4/14 \$17.00 Shelby Cnty Judge of Probate, AL 12/20/2013 10:29:09 AM FILED/CERT of such trust or trust share shall become too low to cover all fees and expenses of administration and also to yield a reasonable return to the beneficiary(ies); or (ii) the Trustee, in the sole discretion of the Trustee, determines that the need to maintain any trust or trust share is no longer necessary for whatever reason (it being acknowledged by the Settlor that the Trustee may also be a current beneficiary of the income of a trust or trust share with respect to which such trust is terminated). In such event, the Trustee shall distribute the assets thereof in his possession to the then current beneficiary or beneficiaries of the income and, if more than one beneficiary is so entitled, in the proportions in which they are beneficiaries. If any such beneficiary shall be a minor at the date of such distribution, then his or her share of such trust may be paid to a parent or relative of such beneficiary as custodian under applicable laws.

- (d) If any trust created hereunder shall violate any applicable rule against perpetuities, accumulations or any similar rule or law, the Trustee is hereby directed to terminate such trust on the date limited by such rule or law; and thereupon the property held in such trust shall be distributed to the persons then entitled to share such income, notwithstanding any provision herein to the contrary.
- 9. APPOINTMENT OF ORIGINAL AND SUCCESSOR TRUSTEE
- (a) APPOINTMENT OF TRUSTEE
 - (1) Settlor hereby nominates and appoints Settlor's son, STEPHEN MATHEW DAVIS as Trustee of this Trust. In the event said STEPHEN MATHEW DAVIS fails or refuses to act, is incapable of acting in said capacity, or does not survive the term of this Trust, then CAROLINE BRADLEY DAVIS serve as the Successor Trustee of this Trust. In the event STEPHEN MATHEW DAVIS and CAROLINE BRADLEY DAVIS both fail or refuse to act, are incapable of acting in said capacity, or do not survive the term of this Trust, then my daughter ANDREA DAVIS GAYDON shall serve as the Successor Trustee of this Trust.
 - (2) Any Trustee or Successor Trustee may resign by instrument in writing delivered to the Settlor, if living, and to his Co-Trustee, if any, and if none, then to the next succeeding Trustee designated herein.
 - (3) Any Co-Trustee hereunder may at any time, by instrument signed and acknowledged by him and delivered to his Co-Trustee, delegate, or revoke the prior delegation of, any one or more of his powers or authorities as such Trustee, whether or not discretionary, to his Co-Trustee.
 - (4) Any Co-Trustee hereunder may at any time release, in whole or in part, any power conferred on the Trustee by any provision of this Agreement by delivering any instrument or release, signed and acknowledged by him, to his Co-Trustee.

- discretions conferred or imposed on the original Trustee. No Successor Trustee shall be obliged to examine the accounts and actions of any previous Trustee. No Successor Trustee shall be liable or responsible in any way for the actions or defaults of any predecessor Trustee, nor bear any loss or expense from or occasioned by anything done or neglected to be done by any predecessor Trustee, but such Successor Trustee shall be liable only for such Successor Trustee's own actions and defaults in respect to property actually received as such Trustee.
- (6) Any Successor Trustee shall become responsible for the trust estate only when, as and if the same shall be received by said Trustee and, in determining such estate, such Trustee shall only be responsible to make a reasonable inquiry from the records of the prior Trustee.
- (7) To the full extent legally possible, each Trustee serving hereunder is released from any obligation, in any jurisdiction, to file any inventory, to render any annual or other periodic accountings, or to obtain the approval of any court before applying, distributing, selling, or otherwise dealing with any property.
- (8) No Trustee hereunder shall be responsible or liable for any mistake or error of judgment in the administration of the trust estate resulting in loss to the trust estate by reason of investment or otherwise, except for the gross negligence or willful misconduct of such Trustee.

10. COMPENSATION

No Trustee shall be entitled to receive compensation for services rendered hereunder, but such Trustee shall be reimbursed for all reasonable expenses incurred in the management and protection of the trust estate.

11. BOND

It is Settlor's request and direction that no bond or other security shall be required of any Trustee or Successor Trustee appointed in accordance with the provisions herein.

12. MISCELLANEOUS POWERS OF THE TRUSTEE

- (a) In addition to, and without in any way limiting, any powers or authority that the Trustee would have in the absence of this Section, the Trustee is authorized, from time to time and in the Trustee's absolute discretion:
 - (1) Regardless of any law prescribing or limiting the investment powers of fiduciaries, to retain any property of any kind, including securities issued by any corporation, or any affiliate of any corporation, serving as a Trustee hereunder, and to invest in any property of any kind;

- (2) To sell, at public or private sale and for cash or on credit, with or without security, or to exchange, or to grant options upon, any property on any terms;
- (3) To lease any property for any term, regardless of any limitation imposed by law or for the probable duration of the administration of any trust held hereunder;
- (4) To partition or improve any security, to demolish, remodel or erect buildings or other structures on any property, and to foreclose, extend, assign, release partially, or discharge any lien on any property;
- (5) To keep any property constituting a part of the trust estate properly insured against fire, tornado, and other hazards, and to pay all taxes, assessments, mortgages, or other liens now or hereafter resting upon said property;
- (6) To borrow money from anyone, including any individual or corporation serving as a Trustee hereunder, and for any purpose, including to pay the costs of maintaining in force any policy of insurance held as part of the trust estate, and to secure the repayment thereof by mortgage or pledge of any property;
- (7) To lend money to any beneficiary hereunder, either with or without security, and on such other terms as the Trustee may deem appropriate;
- (8) To settle or compromise any claim in favor of or against any trust held hereunder;
- (9) To vote in person or by proxy, or to refrain from voting, in respect of any securities, and to enter into any voting trust or similar agreement;
- (10) With respect to any securities, to consent or object to any action or nonaction of any corporation; or of the directors, officers, or stockholders of any corporation, and to deposit any securities under any reorganization or other agreement or with any committee, depositary, agent, or trustee, and to pay fees, assessments, and expenses relative thereto;
- (11) To exercise or sell any rights of subscription or other rights received in respect of all securities;
- (12) To register securities in the name of any nominee, with or without indication of the capacity in which the securities shall be held, or to hold securities in bearer form;
- (13) To employ and to pay reasonable compensation to legal counsel, accountants, investment advisers, brokers and other agents or employees (including, without limitation, any person who may be serving as a Trustee hereunder), and to treat as an expense of the trust any compensation so paid;

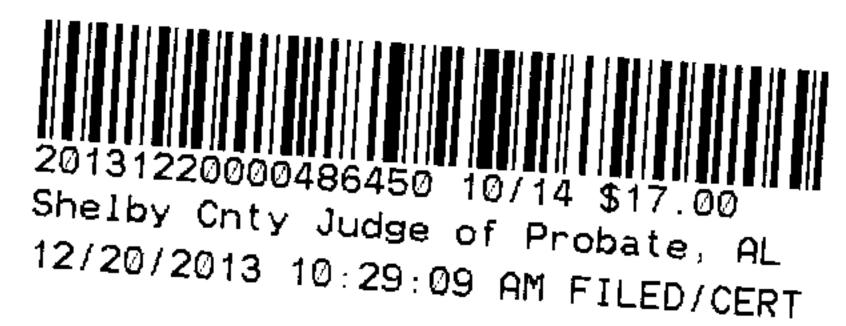
- (14) Notwithstanding any provisions of this Agreement requiring the holding of two or more separate trust funds, to hold, manage, and invest any two or more of such funds as a consolidated fund in which each separate fund shall have an appropriate undivided interest, or, if any two or more of such funds shall be held on the same terms, to combine them into a single fund;
- (15) To incur and pay any and all expenses reasonably necessary in the administration of the trust estate;
- To allocate to income account or to principal account, or in part to (16)each, any money, stock distributions, or other property received, and to charge to either of those accounts, or in part to each, any expense, including taxes, and interest and penalties relative thereto, and Trustee's commissions paid or loss incurred, as the Trustee shall deem equitable, having due regard for the interests of the income beneficiaries and the remaindermen, and, in particular, to determine whether, and if so, to what extent (a) premiums on securities acquired at a premium shall be amortized, (b) account shall be taken of discounts in the case of securities acquired at a discount, (c) receipts from wasting investments shall be allocated to principal account, or (d) rentals from improved real property shall be withheld as a reserve for depreciation in respect of such property; provided, however, that any proceeds received by the Trustee from any "retirement plan", meaning any qualified pension, profit sharing, stock bonus, Keogh or other qualified plan, trust, contract, account, annuity, or bond, or individual retirement account, as those terms are defined in the Internal Revenue Code, or any non-qualified deferred compensation arrangement, salary continuation agreement, or similar arrangement, shall be treated by the Trustee as principal, except that any income earned within the retirement plan from such proceeds as a result of an installment or similar election or any other deferral of payment of the retirement plan's proceeds to the Trustee shall be treated by the Trustee as income when received;
- (17) To make any particular payment, division, or distribution of income or principal in kind, in money, or partly in each, and without regard for the manner in which any other payment, division, or distribution may have been made, and, in the case of any division into shares, to make up the several shares of similar or of different property, and to exercise these powers without regard to the income tax basis of any property so paid, divided, or distributed in the hands of the recipient and without regard to any provision of law expressing a preference for distribution of property in kind;
- (18) Regarding the exercise of any discretionary powers over payments of income or principal to any person, either to take into account or to disregard, as the Trustee shall deem appropriate in the particular circumstances, any financial resources outside this Agreement that may be available to that person;
- (19) To pay any amount, whether of income or of principal, or to distribute any tangible personal property, which under any provisions hereof

could be paid or distributed to any minor (a) to that minor notwithstanding his or her minority, (b) to any individual or corporation acting in any jurisdiction as conservator or guardian of the person or property of that minor or as custodian for that minor under the Uniform Transfers to Minors Act or similar statute in force in the state of the Settlor's domicile or any other jurisdiction (including the domicile of the Trustee) or any other individual or corporation designated by the Trustee as such custodian for the purpose of receiving any such payment or distribution, or (c) to any adult with whom that minor shall reside, in any case without requiring the recipient to qualify in any jurisdiction as donee of a power in trust or in any other capacity or to post any bond or other security;

- (20) To receive and accept as an addition to the principal of any trust hereunder any property, real or personal, that shall be given, bequeathed, devised, or otherwise transferred to the Trustee for the purposes of that trust by or from the Settlor in any event, or by or from any other person if the property shall be acceptable to the Trustee; provided, however, that the Trustee may require, as a prerequisite to accepting property, that the donating party (other than the Settlor) provide evidence satisfactory to the Trustee that (a) the property is not contaminated by any hazardous or toxic materials or substances; and (b) the property is not being used and has never been used for any activities directly or indirectly involving the generation, use, treatment, storage, disposal, release, or discharge of any hazardous or toxic materials or substances;
- (21) To apply for the benefit of any person any amount, whether of income or of principal, that under any provisions hereof could be paid directly to him or her;
- (22) To remove from the State of Alabama any property at any time located in that State and, for as long as the Trustee shall deem it advisable to do so, to keep that property, or any other property at any time comprising a part of the trust estate, in such place or places, whether or not within the United States of America, as the Trustee shall determine;
- (23) To (a) conduct environmental assessments, audits, and site monitoring to determine compliance with any environmental law or regulation thereunder; (b) take all appropriate remedial action to contain, clean up or remove any environmental hazard including a spill, release, discharge or contamination, either on its own accord or in response to an actual or threatened violation of any environmental law or regulation thereunder; (c) institute legal proceedings concerning environmental hazards or contest or settle legal proceedings brought by any local, state, or federal agency concerned with environmental compliance, or by a private litigant; (d) comply with any local, state or federal agency order or court order directing an assessment, abatement or cleanup of any environmental hazards; and (e) employ agents, consultants and legal counsel to assist or perform the above undertakings or actions. Any expenses incurred by the Trustee under this paragraph may be charged against income or principal as the Trustee shall determine; and

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- (24) To disclaim any power granted hereby or by any other document, statute, or rule of law which, in the sole discretion of the Trustee, may cause the Trustee to incur personal liability under any environmental law.
- (b) The powers granted in this Section shall be in addition to those granted by law and may be exercised even after termination of all trusts hereunder until actual distribution of all trust principal, but not beyond the period permitted by any applicable rule of law relating to perpetuities. With respect to the administration of any trust created under this Agreement where the Settlor has directed the Trustee to pay to the beneficiary(ies) the net income therefrom, the Settlor recognizes that a portion of the property so held in trust hereunder may be unproductive of income. The Settlor expressly relieves the Trustee for failure to convert unproductive property to productive property.
- (c) The Settlor specifically authorizes the Trustee, from time to time and in the Trustee's absolute discretion, to purchase property from, to lend money to, and otherwise deal with the personal representative of the Settlor's estate for such purposes and on such terms and conditions as the Trustee shall deem advisable, and the Settlor directs that the propriety of any transactions to which the Trustee and any such personal representative may be parties or in which they may be interested shall not in any way be affected by the fact that one or more of the personal representatives may be a Trustee hereunder. The determination of the Trustee with respect to the desirability of any such purchase, loan or other transaction shall be conclusive on all persons, absent bad faith.
- (d) No Trustee shall be liable for any loss or depreciation in value sustained by the trust by reason of the Trustee's compliance or efforts to comply with any environmental law, specifically including any reporting requirement under such law, or as a result of the Trustee retaining any property upon which there is later discovered to be hazardous materials or substances requiring remedial action pursuant to any federal, state, or local environmental law, unless the Trustee contributed to the loss or depreciation in value through willful default, willful misconduct, or gross negligence.
- (e) No Trustee, in such Trustee's individual capacity, shall be considered an owner or operator of any property of the trust estate for purposes of any environmental law.
- (f) Notwithstanding any contrary provision of this instrument, the Trustee may withhold a distribution to a beneficiary from a trust hereunder until receiving from the beneficiary an indemnification agreement in a form satisfactory to the Trustee in which the beneficiary agrees to indemnify the Trustee against any claims filed against the Trustee as an "owner" or "operator" under the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as from time to time amended, or any regulation thereunder.
- (g) The Trustee shall exercise all rights, powers, duties and discretions in a fiduciary capacity, and, notwithstanding any provision contained herein to the contrary, in



no event shall the Trustee have the authority to discharge any legal obligation of support of the Trustee, nor to exercise any right, power, duty or discretion in such a manner that such fiduciary authority would cause the assets subject to such authority to be included in the estate of such Trustee for federal estate tax purposes.

- The Trustee is authorized to file any and all tax returns, both Federal and State, (h) that may be required, and the Trustee shall have power to make such elections and allocations under the tax laws permitted to be made by the Trustee as the Trustee considers advisable, without regard to, or adjustments between principal and income or the relative interests of the beneficiaries, and any such determination shall be binding on all beneficiaries.
- No person paying money or delivering property to any Trustee hereunder shall be (i) required or privileged to see to its application. The certificate of the Trustee that the Trustee is acting in compliance with this instrument shall fully protect all persons dealing with a Trustee.

GOVERNING LAW 13.

The trusts created hereby shall be administered in accordance with the laws of the State of Alabama and the validity and effect of the provisions hereof shall be determined in accordance with those laws.

SIMULTANEOUS DEATH 14.

- (a) In the event that any beneficiary under this Trust Agreement shall not survive Settlor by more than five (5) calendar days, such beneficiary shall be deemed to have predeceased Settlor for the purpose of this Trust Agreement, and the provisions of this Trust Agreement shall be construed upon that assumption.
 - If the individual for whose primary benefit a trust or trust share hereunder shall (b) have been established and a remainderman of that trust or trust share shall die, and there shall be insufficient evidence that they died otherwise than simultaneously, the individual shall, for all purposes of this Agreement, be conclusively presumed to have survived the remainderman.

PROVISIONS REGARDING RIGHT TO RECEIVE INCOME OR PRINCIPAL 15.

Applicable to each trust held under this instrument and to the extent permitted by law, no power of appointment shall be subject to involuntary exercise, and no beneficiary shall have the right or power to anticipate, by assignment or otherwise, any income or principal payable, or to become payable, to the beneficiary, nor, in advance of actually receiving the same, have the right or power to sell, transfer, encumber or in anywise charge same; nor shall such income or principal, or any portion of the same, be subject, in any manner, to anticipation, alienation, assignment, pledge, execution, garnishment, attachment, insolvency, bankruptcy or other legal proceeding of any character or to interference or control by creditors or others, or legal sequestration, levy, sale or transfer, or in any event or manner be applicable or subject,

voluntarily or involuntarily, to the payment of such beneficiary's debts, including, without limitation, claims for alimony or support.

16. MISCELLANEOUS

- (a) The Section and Subdivision headings are used for convenience only and shall not be resorted to for interpretation of this Trust.
- (b) If any portion of this Trust is held to be void or unenforceable, the balance of this Trust shall nevertheless be carried into effect.
- (c) Whenever used in this Agreement, except when the context clearly requires otherwise:
 - (1) The term "Trustee" shall mean at any time with relation to any trust hereunder the Trustee or Co-Trustees of that trust then in office;
 - (2) Words in either the masculine or the feminine form shall be deemed to include or relate to both males and females and, when appropriate, corporations or other entities; and
 - (3) Words either in the singular or the plural number shall be deemed to include both the singular and the plural numbers.
- (d) Any reference in this Agreement to the Internal Revenue Code shall mean the Internal Revenue Code of 1986, as from time to time amended, and any reference in this Agreement to a section of the Internal Revenue Code shall be deemed to refer to that section of the Internal Revenue Code of 1986 as in effect on the date of this Agreement, or corresponding provisions of any subsequent federal tax laws that shall be in effect at the relevant time.
- (e) For purposes of determining who is a descendant of the Settlor or of any other person designated herein, legal adoption before the person adopted reached the age of twenty-one (21) years shall be equivalent in all respects to blood relationship.

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IN WITNESS WHEREOF, RUTH TRUE DAVIS, Settlor, and STEPHEN MATHEW DAVIS, Trustee, have signed and sealed this Trust Agreement.

RUTH TRUE DAVIS, Settlor

| and in the presence of each other and we, at the presence of each other, have hereunto s Dreember, 2013. | published and declared by the Settlor in our presence the Settlor's request and in Settlor's presence, and in subscribed our names as witnesses this 12 day of |
|---|--|
| Siste McClair | of Pelhan, Alabana |
| | of Birmingham, AL |
| | |
| STATE OF ALABAMA | § |
| COUNTY OF Sellow | § |
| subscribed and sworn to before me by | Fore me by RUTH TRUE DAVIS, the Settlor, and and sesses, this 12 day of December, 2013. |
| NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: July 16, 2014 BONDED THRU NOTARY PUBLIC UNDERWRITERS | Sough McCle Notary Public |
| | STEPHEN MATHEW DAVIS, Trustee |

RUTH TRUE DAVIS' TRUST NO. 1

SCHEDULE A