

THE BRUNSTING FAMILY IRREVOCABLE TRUST

Article I

The Creation of Our Irrevocable Trust

Section A. Our Declaration of Trust

This trust declaration is made this day by ELMER HENRY BRUNSTING, also known as ELMER H. BRUNSTING, and wife, NELVA ERLEEN BRUNSTING, also known as NELVA E. BRUNSTING, (together called "Founders") who presently reside in Harris County, Texas. This is our irrevocable trust. The initial Trustee of this irrevocable trust shall be ANITA KAY RILEY.

Section B. The Title of Our Trust

Although the name we have given to our irrevocable trust for our own convenience is the BRUNSTING FAMILY IRREVOCABLE TRUST, the full legal name of our irrevocable trust for purposes of transferring assets into the trust, holding title to assets and conducting business for and on behalf of the trust, shall be known as:

ANITA KAY RILEY, Trustee, or the successor Trustees, under the BRUNSTING FAMILY IRREVOCABLE TRUST dated February 12, 1997, as amended.

Section C. An Irrevocable Trust

This trust is irrevocable. Neither Founder shall have any power to control and direct payments, remove trust property, or alter, amend, revoke or terminate this trust, either in whole or in part.

Section D. Forfeiture of Founders' Rights in this Trust

Subsequent to the execution of this irrevocable trust agreement, neither Founder shall have any right, title nor interest in the income or principal of this irrevocable trust. In addition, neither Founder shall have any right, title, interest, power, incident of ownership nor any

other benefit in any property or asset of this irrevocable trust. Neither Founder nor the respective estates of either Founder shall have any reversionary or similar interest in this irrevocable trust or the property or assets contained in it.

Section E. Our Beneficiaries and Family

This irrevocable trust is created for the use and the benefit of the children named herein. Such children shall be the beneficiaries of the lifetime separate trusts created under this trust agreement.

For reference, our children are:

<u>Name</u>	<u>Birth Date</u>
CANDACE LOUISE CURTIS	March 12, 1953
CAROL ANN BRUNSTING	October 16, 1954
CARL HENRY BRUNSTING	July 31, 1957
AMY RUTH TSCHIRHART	October 7, 1961
ANITA KAY RILEY	August 7, 1963

All references to our children or to our descendants are to these named children, as well as any children subsequently born to us or legally adopted by us.

The terms "trust beneficiary" or "beneficiary" will also mean any and all persons, organizations, trusts and entities who may have or may acquire a beneficial interest in this trust, whether vested or contingent in nature, including a transfer of an interest in the trust during our lives, from either of us, or both, or from an exercise of a power of appointment by a trust beneficiary or otherwise.

Article II

Transfers of Assets to Our Trust

Section A. Our Initial Contribution

We have delivered to the Trustee \$10.00 and such other certain property, as set forth in the schedule attached hereto and incorporated herein for all purposes, as the initial assets of this trust, the receipt of which is acknowledged.

Section B. Additions to Our Trust

Any person, including either of us, a trust or entity may add property of any character to this trust by a last will and testament, from another trust (regardless of whether such trust is a living trust or a trust contained in a Will), by a deed or any other legally accepted method of assignment, conveyance, delivery or transfer, subject only to the acceptance of such property or asset by the Trustee. All property interests transferred, assigned, conveyed or delivered to the Trustee shall be subject to all of the terms and conditions set forth in this agreement. All such interests transferred, assigned, conveyed or delivered to the Trustee in trust shall be absolute and irrevocable.

Article III

Trust Administration During The Founders' Lives

Section A. Division of Shares

While either Founder is living, the Trustee shall divide all contributions to this trust into equal shares for each living beneficiary named herein. Such division shall occur at the time the contribution is made. Each share which is established for a beneficiary shall be held in a lifetime separate trust for the beneficiary as provided in this Article.

Section B. Income and Principal Distributions

The Trustee shall pay to, or apply for the benefit of, each beneficiary as much of the net income and principal of such beneficiary's lifetime separate trust as the Trustee, in its sole and absolute discretion, determines to be necessary or advisable for such beneficiary's health, education, maintenance and support. The Trustee shall accumulate and add to the principal of each respective lifetime separate trust all net income which is not distributed pursuant to this Section.

The decision to make distributions pursuant to this Section shall be in the Trustee's sole and absolute discretion. Therefore, any income or other resource which is available to a beneficiary outside of this trust and is known to the Trustee may be considered prior to making distributions pursuant to this Section.

In no event shall the Trustee make any payment or distribution which would in any way discharge any legal obligation of either Founder, or which would otherwise benefit either Founder monetarily.

During the Founders' lives, each beneficiary will have the authority to issue a written directive to the Trustee to convert trust property which does not produce an income, or which is underproductive, into property which is income producing or which will provide a greater income to the trust. The Trustee shall convert the property immediately after receiving written direction to that effect.

The Trustee may convert the property by selling the unproductive or underproductive asset upon such terms and conditions as are prudent and reasonable under all circumstances which may then exist (including the acceptance of an income or interest bearing obligation as the whole or a part of the sales price), and investing the proceeds of the sale in income producing instruments or obligations.

Section C. A Beneficiary's Right to Withdraw

Prior to the deaths of both Founders, each living beneficiary shall have the right to withdraw that beneficiary's share of any property which is given or deemed to be given to the trust during a calendar year by a direct or indirect transfer of property to the trust. Such right to withdraw shall exist during such calendar year. For purposes of determining the value of the withdrawal rights, the value of the gift contributed shall be used. Each beneficiary's right to withdraw shall be subject only to the limitations and qualifications as are provided in the provisions of this Article which follow.

In no event shall the total amount which a beneficiary may withdraw by reason of an addition or additions to his or her lifetime separate trust in any one calendar year exceed twice the gift tax annual exclusion under Section 2503(b) of the Internal Revenue Code (currently \$10,000 per donee) or any other corresponding provisions of any subsequent federal tax laws in effect in the calendar year of withdrawal.

Section D. Exercising the Right to Withdraw

A beneficiary may exercise his or her right to withdraw at any time within thirty (30) days from the date of the notice by the Trustee to the withdrawal right beneficiary of the transfer to the trust. Each beneficiary's withdrawal right shall be vested as of the date of the transfer to the trust which results in a withdrawal right. A beneficiary shall exercise his or her right to withdraw by delivering a written request to the Trustee within thirty (30) days from the date of the Trustee's notice of such withdrawal right.

A beneficiary's right to withdraw is non-cumulative. To the extent that the withdrawal right has not been exercised at the end of thirty (30) days after the date of the notice, or to the extent that the withdrawal right has been waived in writing by the withdrawal right beneficiary at any time prior to the end of the thirty (30) day period, such withdrawal right shall lapse.

A beneficiary's vested withdrawal right shall not terminate by reason of such beneficiary's death. Upon the death of a withdrawal right beneficiary, the personal representative of the beneficiary's estate shall have the right to exercise the beneficiary's vested withdrawal right on behalf of the beneficiary's estate.

Section E. Trustee's Notice

Within fifteen (15) days following the transfer of property to this trust, the Trustee shall provide written notice to each beneficiary who is then entitled to a right to withdraw that

property has been transferred to the trust. Such notice shall inform the beneficiary of such beneficiary's right to withdraw and shall be delivered by hand or by mail to the last known address of the beneficiary.

If an indirect transfer is made to the trust, the Trustee shall provide written notice to each beneficiary then entitled to a right to withdraw that property has been transferred to the trust. Such notice shall be provided within fifteen days of the Trustee's actual notice of such indirect transfer. The notice shall inform the beneficiary of the right of the beneficiary to withdraw and shall be delivered by hand or by mail to the last known address of the beneficiary.

Neither Founder shall be permitted to add beneficiaries or expand the class of individuals to be beneficiaries subsequent to the date that this trust is executed. In any event, if additional individuals subsequently become qualified to be beneficiaries of the trust as a result of being born or adopted after this trust is signed, the Trustee shall give written notice to or on behalf of that beneficiary within a reasonable time after being informed of the additional beneficiary.

Section F. Minor or Disabled Beneficiaries

If a beneficiary entitled to make a withdrawal is a minor or is under any other form of legal disability during all or part of any withdrawal period, the beneficiary's legal or natural guardian, conservator or personal representative shall be informed of, and may exercise, the withdrawal right on behalf of the beneficiary.

Section G. Additional Duties of the Trustee

In order to satisfy any outstanding withdrawal rights, the Trustee shall retain sufficient liquid trust property or other trust property which is transferable. The Trustee may distribute trust property in cash or in kind, including insurance policies held in the trust or interests in such policies, to a beneficiary making a withdrawal. In addition, the Trustee is authorized to borrow, upon such terms as are reasonable and necessary, in order to provide for payment of amounts required by any exercise of withdrawal rights by a beneficiary.

Section H. Indirect Transfers

If any payment is made directly to an insurance company by any party other than the Trustee of all or any part of a premium on a life insurance policy owned by the trust on the joint lives of the Founders, or on the life of either Founder, the amount of such payment shall be

deemed a transfer to the trust. To the extent that the payment is deemed to be a gift from one or both of the Founders to the beneficiaries for federal gift tax purposes, the date of the premium payment shall also be the date of the transfer. Any such indirect transfer shall create withdrawal rights in an amount equal to the value of the deemed gift.

Section I. Property Not Withdrawn

Any amount which is subject to a withdrawal right and which is not withdrawn by the beneficiary of the withdrawal right, either because of lapse or a signed waiver, shall be retained as a part of such beneficiary's lifetime separate trust and shall be subject to the terms of the lifetime separate trust under this Article.

Section J. Beneficiary's Death Prior to Founders' Deaths

If a beneficiary dies while either Founder is still living, such beneficiary's lifetime separate trust shall terminate upon the death of the beneficiary for whom it was held.

In addition, if a beneficiary dies prior to the death of both Founders, such beneficiary shall have the unlimited and unrestricted general power to appoint the cumulative value of the amounts subject to the beneficiary's withdrawal power during the term of the trust and not withdrawn during the beneficiary's lifetime or not distributed to the beneficiary by the Trustee as a discretionary distribution. Such appointment may be among persons, corporations, such beneficiary's estate or other entities in any proportion, and on such terms and conditions as such beneficiary may elect. The right to exercise this general power of appointment is the sole and exclusive right of such beneficiary. The Trustee shall distribute the appointed portion of such beneficiary's property over which the beneficiary had a withdrawal power according to such appointment if exercised and specifically referred to in a valid last will and testament or living trust agreement executed by the deceased beneficiary.

To the extent this general power of appointment is not exercised by a beneficiary, the Trustee shall retain the unappointed principal and accumulated income of the lifetime separate trust until the death of the last Founder to die. After both Founders have died, the Trustee shall administer and distribute the principal and accumulated income of the deceased beneficiary's lifetime separate trust as provided in the subsequent provisions of this trust agreement relating to distribution after both Founders' deaths.

Section K. Administration of Lifetime Separate Trusts Subsequent to Both Founders' Deaths

When the surviving Founder dies, each separate lifetime trust held for a beneficiary who is living at the death of the surviving Founder shall be held, administered and distributed according to the following guidelines and in the following order:

The Trustee shall maintain the lifetime separate trust under this Article for a beneficiary who is living after both of us are deceased. The Trustee shall hold, administer and distribute the income and principal of this lifetime separate trust in the same manner as the income and principal is held, administered and distributed under the separate trust created for that beneficiary in Article VI of this trust agreement.

Notwithstanding anything in Article VI to the contrary, a beneficiary's lifetime separate trust created under this Article and being administered according to the provisions of the separate trust for the beneficiary as provided in Article VI shall be subject to a general power of appointment.

The beneficiary shall have the unlimited and unrestricted testamentary general power to appoint all of the value of the lifetime separate trust among persons, corporations, such beneficiary's estate or other entities in any proportion and on such terms and conditions as such beneficiary may elect. The right to exercise this testamentary general power of appointment is the sole and exclusive right of the beneficiary. The Trustee shall distribute the appointed portion of the value of the lifetime separate trust according to such appointment if exercised and specifically referred to in a valid last will and testament or living trust agreement executed by the beneficiary.

This testamentary general power of appointment specifically grants to the beneficiary the right to appoint property to the beneficiary's own estate.

To the extent this testamentary general power of appointment is not exercised by a beneficiary, the Trustee shall distribute the trust principal and accrued income under the lapse provisions for the separate trust created for the beneficiary under Article VI.

A lifetime separate trust shall not include the proceeds of any death benefit payable to the trust with respect to any life insurance policy on the lives of either or both Founders. The principal of the lifetime separate trust shall be computed to include only the value of a life insurance policy on the lives of either or both Founders immediately prior to the death that creates the death benefit. The death benefit shall be administered and disposed of under the subsequent provisions of this trust agreement which relate to distributions after the deaths of both Founders.

Although the death benefit under any policy of life insurance on the lives of either or both Founders will not be included in the value of a lifetime separate trust, the Trustee may use the death benefit to fund, in whole or in part, the value of any lifetime separate trust created under this Article.

Article IV

Life Insurance

Section A. Purchase of Life Insurance

The Trustee may purchase and hold as trust property a policy or policies of insurance on either Founders' life or lives, the Founders' joint lives, the life of any trust beneficiary, or on the life of any person in whom any trust beneficiary has an insurable interest. The Trustee may also receive any such policies made as a gift to the trust, and thereafter may hold and deal with the policies as the owner.

In addition to all other powers that a policy owner may possess, the Trustee shall have, in its sole and absolute discretion, the following powers:

1. To execute or cancel any automatic premium loan agreement with respect to any policy.
2. To elect or cancel any automatic premium loan provision in a life insurance policy.
3. To borrow money with which to pay premiums due on any policy either from the company issuing the policy or from any other source.
4. To assign any such policy as security for such loan.
5. To exercise any option contained in a policy with regard to any dividend or share of surplus apportioned to the policy.
6. To reduce the amount of a policy or convert or exchange the policy.
7. To surrender a policy at any time for its cash value.
8. To elect any paid-up insurance or any extended-term insurance nonforfeiture option contained in a policy.
9. To sell policies at their fair market value to the insured or to anyone having an insurable interest in the policy.

10. To exercise any other right, option or benefit contained in a policy or permitted by the insurance company issuing that policy.

Upon the termination of this trust, the Trustee shall have the power to transfer and assign the policies held by the trust as a distribution of trust property.

The Trustee shall make every effort to transfer any policy insuring a beneficiary's life to that beneficiary as part of that beneficiary's distributive share.

Section B. Upon the Death of an Insured

Upon the death of an insured, the Trustee shall make all appropriate after-death elections with respect to insurance policies on the life of the insured then held by the trust including, but not limited to, the following:

The Trustee shall make every effort to collect all sums made payable to this trust or the Trustee upon the death of an insured. In collecting such sums, the Trustee may, in its sole and absolute discretion, exercise settlement options available under the terms of a policy held by this trust. However, the Trustee shall not be liable to any beneficiary for the settlement option ultimately selected.

In order to enforce the payment of any death proceeds, the Trustee may institute any legal, equitable, administrative or other proceeding. However, the Trustee need not take any action to enforce any payment until the Trustee, in its sole judgment, has been indemnified to its satisfaction for all expenses and liabilities to which it may be subjected. The Trustee is expressly authorized, in its sole and absolute discretion, to adjust, settle and compromise any and all claims that may arise from the collection of any death proceeds. Any decision made by the Trustee, pursuant to this Section, shall be binding and conclusive on all beneficiaries.

Any person or entity which pays any type of death proceeds to the Trustee, as beneficiary, shall not be required to inquire into any of the provisions of this trust agreement, nor will they be required to see to the application of any such proceeds by the Trustee. The Trustee's receipt of death proceeds shall relieve the payor of any further liability as a result of making such payment.

Article V

Trust Administration on a Founder's Death

Section A. Purchase of Assets and Loans

Notwithstanding anything in this agreement to the contrary, the Trustee shall not have the power to use any trust property for the benefit of either Founders' estates as defined in Section 20.2042-1(b) of Title 26 of the Code of Federal Regulations, as amended, unless such property is included in a deceased Founder's gross estate for federal estate tax purposes.

Otherwise, the Trustee is authorized to purchase and retain in the form received, as an addition to the trust, any property which is a part of the probate or trust estate of a deceased Founder. In addition, the Trustee may make loans, with or without security, to such probate or trust estate. The Trustee shall not be liable for any loss suffered by the trust as a result of the exercise of the powers granted in this Section.

Section B. Distributions of Amounts Included in a Founder's Estate

If any asset of this trust is includable in a deceased Founder's gross estate for federal estate tax purposes, the Trustee shall distribute an amount equal to the value of such asset to the living trust of the deceased Founder. Any amount so distributed shall be added to the property of the living trust and disposed of in accordance with its terms. However, if either Founder dies and a respective living trust is not in existence, the Trustee shall distribute the amount called for under this Section to the surviving Founder. If there is no surviving Founder, then the distribution shall be made to the Founders' descendants, per stirpes.

The value of any asset of our trust distributed under this Section shall be its value as finally determined for federal estate tax purposes.

Section C. Administration of the Balance of the Trust Property

If one Founder survives the other, the balance of the trust property shall continue to be held by the Trustee and administered in accordance with the prior provisions of this trust agreement. Upon the death of the surviving Founder, or if neither Founder survives the other, the balance of the trust property not disposed of under the prior provisions of this trust agreement shall be administered as provided in the Articles that follow.

Article VI

Upon the Death of the Surviving Founder

Section A. Our Beneficiaries

All trust property not previously distributed under the terms of this trust shall be divided and distributed in accordance with the terms of this trust declaration and as follows:

<u>Beneficiary</u>	<u>Share</u>
CANDACE LOUISE CURTIS	1/5
CAROL ANN BRUNSTING	1/5
CARL HENRY BRUNSTING	1/5
AMY RUTH TSCHIRHART	1/5
ANITA KAY RILEY	1/5

Section B. Distribution to our Beneficiaries

1. (a) Distribution of the share of CANDACE LOUISE CURTIS

The trust share set aside for CANDACE LOUISE CURTIS shall forthwith terminate and our Trustee shall distribute all undistributed net income and principal to CANDACE LOUISE CURTIS, free of the trust.

(b) Distribution on the Death of CANDACE LOUISE CURTIS

If CANDACE LOUISE CURTIS should predecease us or die before the complete distribution of her trust share, the trust share set aside for CANDACE LOUISE CURTIS shall terminate and our Trustee shall distribute the balance of the trust share to such beneficiary's then living descendants, per stirpes. However, if CANDACE LOUISE CURTIS has no then living descendants, our Trustee shall distribute the balance of the trust share to our then living descendants, per stirpes. In the event we have no then living

descendants, our Trustee shall distribute the balance of the trust share as provided in Section G of this Article.

2. (a) Distribution of the share of CAROL ANN BRUNSTING

The trust share set aside for CAROL ANN BRUNSTING shall forthwith terminate and our Trustee shall distribute all undistributed net income and principal to CAROL ANN BRUNSTING, free of the trust.

(b) Distribution on the Death of CAROL ANN BRUNSTING

If CAROL ANN BRUNSTING should predecease us or die before the complete distribution of her trust share, the trust share set aside for CAROL ANN BRUNSTING shall terminate and our Trustee shall distribute the balance of the trust share to such beneficiary's then living descendants, per stirpes. However, if CAROL ANN BRUNSTING has no then living descendants, our Trustee shall distribute the balance of the trust share to our then living descendants, per stirpes. In the event we have no then living descendants, our Trustee shall distribute the balance of the trust share as provided in Section G of this Article.

3. (a) Distribution of the share of CARL HENRY BRUNSTING

The trust share set aside for CARL HENRY BRUNSTING shall forthwith terminate and our Trustee shall distribute all undistributed net income and principal to CARL HENRY BRUNSTING, free of the trust.

(b) Distribution on the Death of CARL HENRY BRUNSTING

If CARL HENRY BRUNSTING should predecease us or die before the complete distribution of his trust share, the trust share set aside for CARL HENRY BRUNSTING shall terminate and our Trustee shall distribute the balance of the trust share to such beneficiary's then living descendants, per stirpes. However, if CARL HENRY BRUNSTING has no then living descendants, our Trustee shall distribute the balance of the trust share to our then living descendants, per stirpes. In the event we have no then living descendants, our Trustee shall distribute the balance of the trust share as provided in Section G of this Article.

4. (a) Distribution of the share of AMY RUTH TSCHIRHART

The trust share set aside for AMY RUTH TSCHIRHART shall forthwith terminate and our Trustee shall distribute all undistributed net income and principal to AMY RUTH TSCHIRHART, free of the trust.

(b) Distribution on the Death of AMY RUTH TSCHIRHART

If AMY RUTH TSCHIRHART should predecease us or die before the complete distribution of her trust share, the trust share set aside for AMY RUTH TSCHIRHART shall terminate and our Trustee shall distribute the balance of the trust share to such beneficiary's then living descendants, per stirpes. However, if AMY RUTH TSCHIRHART has no then living descendants, our Trustee shall distribute the balance of the trust share to our then living descendants, per stirpes. In the event we have no then living descendants, our Trustee shall distribute the balance of the trust share as provided in Section G of this Article.

5. (a) Distribution of the share of ANITA KAY RILEY

The trust share set aside for ANITA KAY RILEY shall forthwith terminate and our Trustee shall distribute all undistributed net income and principal to ANITA KAY RILEY, free of the trust.

(b) Distribution on the Death of ANITA KAY RILEY

If ANITA KAY RILEY should predecease us or die before the complete distribution of her trust share, the trust share set aside for ANITA KAY RILEY shall terminate and our Trustee shall distribute the balance of the trust share to such beneficiary's then living descendants, per stirpes. However, if ANITA KAY RILEY has no then living descendants, our Trustee shall distribute the balance of the trust share to our then living descendants, per stirpes. In the event we have no then living descendants, our Trustee shall distribute the balance of the trust share as provided in Section G of this Article.

Section C. Administration of the Share of a Descendant of a Deceased Beneficiary

Notwithstanding the foregoing provisions as to the disposition of a trust share upon the death of a beneficiary, each share set aside for a deceased beneficiary who has then living

descendants shall be held in trust if the descendant of the deceased beneficiary is under 21 years of age, or is disabled or incapacitated.

Our Trustee shall administer and distribute each such share according to the provisions of Article VII, Section D.

Section D. Subsequent Children

Notwithstanding the provisions of this Article wherein beneficiaries are named, if, subsequent to the creation of this trust declaration, we have additional children or legally adopt children who are under the age of 18, each such child shall be included among the beneficiaries named in this Article and an equal trust share shall be created for each such beneficiary.

Our Trustee shall administer and distribute each such share according to the provisions of Article VII, Section D.

Section E. Guidelines for Discretionary Distributions

Whenever we have given the Trustee any discretionary authority over the distribution of income or principal to any named beneficiary, the Trustee shall be liberal in exercising such discretion and shall give such beneficiary assistance for any opportunity or expense deemed by the Trustee to be in the best interest of such beneficiary. However, before making discretionary distributions, the Trustee shall take into consideration any additional sources of income and principal available to such beneficiary which exist outside of this agreement and are known to the Trustee, and the future probable needs of such beneficiary.

Section F. Guidelines for All Distributions

Whenever any provision of this Article authorizes or requires a distribution to any beneficiary, then the Trustee shall retain such distribution in trust at such beneficiary's written request. The Trustee shall pay to or apply for the benefit of the beneficiary such amounts of income and principal as the beneficiary may at any time request in writing. No limitations shall be placed upon the beneficiary regarding withdrawals from his or her respective trust share. In addition, the Trustee, in its sole and absolute discretion, may distribute to or apply for the benefit of the beneficiary as much of the principal and income of the beneficiary's trust share as the Trustee deems advisable, in its sole and absolute discretion, for the health, education, maintenance and support of the beneficiary.

Section G. Ultimate Distribution

If at any time there is no person, corporation or other entity entitled to receive all or any part of the trust property of one of us, it shall be distributed as follows:

<u>Beneficiary</u>	<u>Share %</u>
CENTRAL COLLEGE OF IOWA Pella, Iowa	100%

If the CENTRAL COLLEGE OF IOWA, Pella, Iowa, is no longer in existence at the date of distribution, but has designated a successor, such successor shall receive such beneficiary's share. However, if no such successor has been designated, the share of such beneficiary shall pass one-half to those persons who would be the wife Founder's heirs as if she had died intestate owning such property and the balance shall pass to those persons who would be the husband Founder's heirs as if he had died intestate owning such property.

The distribution of trust property, for purposes of this Section, shall be determined by the laws of descent and distribution for intestate estates in the State of Texas as such laws are in effect at the time of any distribution under this Article.

Section H. A Beneficiary's General Power to Appoint Trust Property

If a beneficiary under this Article should die before the complete distribution of his or her trust, the trust shall terminate and all of the trust property shall be distributed to such persons, corporations or other entities, including the beneficiary's own estate, in the manner in which the beneficiary shall elect.

This general power of appointment is the sole and exclusive right of the beneficiary and must be exercised by the beneficiary by either (i) a last will and testament; (ii) a living trust agreement; or (iii) a written exercise of power of appointment, either of which specifically refers to this power of appointment.

To the extent this general power of appointment is not exercised, the Trustee shall distribute the remaining trust property to the then living descendants of the beneficiary, per stirpes.

If the beneficiary has no then living descendants, the Trustee shall distribute the remaining trust property to our then living descendants, per stirpes. If we have no then living descendants, the Trustee shall distribute the remaining trust property as provided in Section G of this Article.

Article VII

Protection of Beneficial Interests

Section A. Protection of the Interests of Our Beneficiaries

To the fullest extent permitted by law, no beneficiary will have the power to anticipate, encumber or transfer any interest in the trust while such interests remain trust property, unless specifically authorized by the terms of this agreement. No part of the trust will be liable for or charged with any debts, contracts, liabilities or torts of a beneficiary or subject to seizure or other process by any creditor of a beneficiary.

Section B. Unproductive or Underproductive Assets

During the Founders' lives, each beneficiary will have the authority to issue a written directive to the Trustee to convert trust property which does not produce an income, or which is underproductive, into property which is income producing or which will provide a greater income to the trust. The Trustee shall convert the property immediately after receiving written direction to that effect.

The Trustee may convert the property by selling the unproductive or underproductive asset upon such terms and conditions as are prudent and reasonable under all circumstances which may then exist (including the acceptance of an income or interest bearing obligation as the whole or a part of the sales price), and investing the proceeds of the sale in income producing instruments or obligations.

Section C. No Contest of This Trust

The Founders vest in the Trustee the authority to construe this trust instrument and to resolve all matters pertaining to disputed issues or controverted claims. Founders do not want to burden this trust with the cost of a litigated proceeding to resolve questions of law or fact unless the proceeding is originated by the Trustee or with the Trustee's written permission.

Any person, agency or organization who shall originate (or who shall cause to be instituted) a judicial proceeding to construe or contest this trust instrument, or any will which requires distribution of property to this trust, or to resolve any claim or controversy in the nature of reimbursement, or seeking to impress a constructive or resulting trust, or alleging any other theory which, if assumed as true, would enlarge (or originate) a claimant's interest in this

trust or in the Founders' estates, without the Trustee's written permission, shall forfeit any amount to which that person, agency or organization is or may be entitled and the interest of any such litigant or contestant shall pass as if he or she or it had predeceased us, regardless of whether or not such contestant is a named beneficiary.

These directions shall apply even though the person, agency or organization shall be found by a court of law to have originated the judicial proceeding in good faith and with probable cause and even though the proceedings may seek nothing more than to construe the application of this no contest provision.

This requirement is to be limited, even to the exclusion thereof, in the event it operates to deny the benefits of the federal estate tax or federal gift tax marital deduction.

Section D. Our Trustee's Authority to Keep Property in Trust

If any trust property becomes distributable to a beneficiary when the beneficiary is under 21 years of age, or when the beneficiary is under any form of legal disability, as defined in Article X, the Trustee shall retain that beneficiary's share in a separate trust until he or she attains 21 years of age, or until his or her legal disability has ceased, to be administered and distributed as follows:

1. Distributions of Trust Income and Principal

The Trustee shall pay to or apply for the benefit of the beneficiary as much of the net income and principal of the trust as the Trustee, in its sole and absolute discretion, deems necessary or advisable for the beneficiary's health, education, maintenance and support.

In making any distributions of income and principal under this Section, the Trustee shall be mindful of, and take into consideration to the extent it deems necessary, any additional sources of income and principal available to the beneficiary which arise outside of this agreement.

Any net income not distributed to a beneficiary shall be accumulated and added to principal.

2. Methods of Distribution

Distributions to an incompetent or disabled beneficiary, or a minor beneficiary, may be made in any of the following ways as in the Trustee's opinion will be most beneficial to the interests of the beneficiary:

- (a) Directly to such beneficiary;
- (b) To his or her parent, guardian or legal representative;
- (c) To a custodian for said beneficiary under any Uniform Gifts to Minors Act and/or Gifts of Securities to Minors Act in the jurisdiction of residence of such beneficiary;
- (d) To any person with whom he or she is residing;
- (e) To some near relative or close friend; or
- (f) By the Trustee using such payment directly for the benefit of such beneficiary, including payments made to or for the benefit of any person or persons whom said beneficiary has a legal obligation to support;
- (g) To persons, corporations or other entities for the use and benefit of the beneficiary;
- (h) To an account in a commercial bank or savings institution in the name of the beneficiary, or in a form reserving the title, management and custody of the account to a suitable person, corporation or other entity for the use and benefit of the beneficiary; or
- (i) In any prudent form of annuity purchased for the use and benefit of the beneficiary.

The Trustee may instead, in the Trustee's sole discretion, hold such income or corpus for the account of such beneficiary as custodian. A receipt from a beneficiary or from his parent, guardian, legal representative, relative or close friend or other person described above shall be a sufficient discharge to the Trustee from any liability for making said payments.

The Trustee is likewise authorized to consult with and act upon the advice of the parent, guardian, custodian or legal representative of any beneficiary who is either an incompetent or a minor with respect to any and all matters which may arise under this trust and as it concerns the rights or interests of said beneficiary.

All statements, accounts, documents, releases, notices or other written instruments, including but not limited to, written instruments concerning the resignation or replacement of any Trustee or Trustees, required to be delivered to or executed by such beneficiary, may be delivered to or executed by the parent, guardian, custodian or legal representative of said incompetent or minor beneficiary, and when so delivered or executed shall be binding upon said incompetent or minor beneficiary, and shall be of the same force and effect as though delivered to or executed by a beneficiary acting under no legal disability.

3. Termination and Ultimate Distribution

Our Trustee shall distribute the trust property to a beneficiary:

When he or she attains 21 years of age, or

When he or she ceases to be disabled.

4. A Beneficiary's General Power to Appoint Trust Property

If a beneficiary under this Section should die before the complete distribution of his or her trust, the trust shall terminate and all of the trust property shall be distributed to such persons, corporations or other entities, including the beneficiary's own estate, in the manner in which the beneficiary shall elect.

This general power of appointment must be exercised by the beneficiary by either a last will and testament or a living trust agreement, either of which specifically refers to this power of appointment.

To the extent this general power of appointment is not exercised, the Trustee shall distribute the remaining trust property to the then living descendants of the beneficiary, per stirpes.

If the beneficiary has no then living descendants, the Trustee shall distribute the remaining trust property to our then living descendants, per stirpes. If we have no then living descendants, the Trustee shall distribute the remaining trust property as provided in Article VI, Section G of this agreement.

Article VIII

The Trustee

Section A. Original Trustee

Founders appoint ANITA KAY RILEY as the original Trustee of this trust.

Section B. Successor Trustees

If the original Trustee fails or ceases to serve by reason of death, disability, resignation or for any other reason, then the following individuals or entities will serve as Trustee in the following order:

First, CARL HENRY BRUNSTING

Second, AMY RUTH TSCHIRHART

The original Trustee shall be replaced by the next named successor in the order listed above when he or she has resigned or is unable to continue to serve as Trustee due to death, disability or any other reason. Successor Trustees will have the authority vested in the original Trustee under this trust document.

A successor Trustee will not be obliged to examine the records, accounts and acts of the previous Trustee or Trustees, nor will a successor Trustee in any way or manner be responsible for any act or omission to act on the part of any previous Trustee.

Section C. No Bond is Required of the Trustee

No one serving as Trustee will be required to furnish a fiduciary bond as a prerequisite to service.

Section D. Resignation or Removal of the Trustee

Any Trustee may resign at any time and without cause, and the instructions in this trust will determine who the successor will be. All resignations must be in writing and delivered to the successor Trustee and all beneficiaries then eligible to receive mandatory or discretionary distributions of income from any trust created under this agreement.

A majority of all adult beneficiaries and the legal guardians of all minor or disabled beneficiaries who are then entitled to receive mandatory or discretionary distributions of income from the trust, or distributions of income from any separate trust created by this document, may remove any Trustee then serving, without cause, the notice of removal to be delivered in writing to the said Trustee.

In the event that no Trustee is remaining who has been designated in this trust, a majority of all adult income beneficiaries and the legal guardians of all minor or disabled beneficiaries of the trust shares created hereunder shall have the power to appoint any corporate or banking institution having trust powers as the successor Trustee. Such power shall be exercised in a written instrument in recordable form which identifies this power, identifies the successor Trustee, contains an acceptance of office by such successor Trustee and identifies the effective time and date of such succession.

If such beneficiaries fail to appoint a successor corporate or institutional Trustee, the selection of a successor to the Trustee will be made by a court of competent jurisdiction.

Section E. Affidavit of Authority to Act

Any person or entity dealing with the trust may rely upon an affidavit of a Trustee or Trustees in substantially the following form:

On my oath, and under the penalties of perjury, I swear that I am the duly appointed and authorized Trustee of the BRUNSTING FAMILY IRREVOCABLE TRUST. I certify that the trust has not been revoked and remains in full force and effect, I have not been removed as Trustee and I have the authority to act for, and bind, the BRUNSTING FAMILY IRREVOCABLE TRUST in the transaction of the business for which this affidavit is given as affirmation of my authority.

Signature Line

Sworn, subscribed and acknowledged before me, the undersigned authority, on this the _____ day of _____, 19_____.

Notary Public - State of Texas

Section F. Documentary Succession of the Trustee

The successor to any Trustee may document succession with an affidavit setting forth that the preceding Trustee is unwilling to serve or has failed or ceased to serve due to death or disability and the successor has assumed the duties of the Trustee.

The affidavit may, at the Trustee's discretion, be filed in the deed records in each county in which real property held in trust is located or in the county in which the principal assets and records of the trust are located. The public and all persons interested in and dealing with the trust and the Trustee may rely upon a certified copy of the recorded affidavit as conclusive evidence of a successor's authority to serve and act as the Trustee of the trust.

Section G. The Trustee's Compensation

Any person who serves as Trustee may elect to receive reasonable compensation to be measured by the time required in the administration of the trust and the responsibility assumed in the discharge of the duties of office.

A corporate or bank Trustee will be entitled to receive as its compensation such fees as are then prescribed by its published schedule of charges for trusts of a similar size and nature and additional compensation for extraordinary services performed by the corporate Trustee.

If an attorney, accountant or other professional shall be selected as Trustee, such professional shall be entitled to compensation for professional services rendered to a trust by himself or by a member of his firm in addition to compensation for services as Trustee.

A Trustee will be entitled to full reimbursement for expenses, costs or other obligations incurred as the result of service, including attorney's, accountant's and other professional fees.

Section H. Multiple Trustees

In the event there are two or more Trustees serving the trust, the authority vested in such Trustees must be exercised by a majority of the Trustees. If only two Trustees are acting, the concurrence or joinder of both shall be required.

When more than two Trustees are acting, any dissenting or abstaining Trustee may be absolved from personal liability by registering a written dissent or abstention with the records of the trust; the dissenting Trustee shall thereafter act with the other Trustees in any manner necessary or appropriate to effectuate the decision of the majority.

Section I. Delegation of Authority

Any Trustee may delegate to any other Trustee named in our trust the powers and authority vested in him or her by this declaration. A delegating Trustee may evidence such delegation in writing and may revoke it in writing at any time.

Section J. Successor Corporate Trustees

Any successor corporate or bank Trustee must be a United States bank or trust company vested with trust powers pursuant to state or federal law, and must have a combined capital and surplus of 20 million dollars.

Any bank or trust company succeeding to the business of any corporate or bank Trustee serving by virtue of this declaration because of change of name, reorganization, merger or any other reason shall immediately succeed as Trustee of this trust, without the necessity of court intervention or any other action whatsoever.

Section K. Partial and Final Distributions

The Trustee, in making or preparing to make a partial or final distribution, may prepare an accounting and may require, as a condition to payment, a written and acknowledged statement from each distributee that the accounting has been thoroughly examined and accepted as correct; a discharge of the Trustee; a release from any loss, liability, claim or question concerning the exercise of due care, skill and prudence of the Trustee in the management, investment, retention and distribution of property during the Trustee's term of service, except for any undisclosed error or omission having basis in fraud or bad faith; and an indemnity of the Trustee, to include the payment of attorney's fees, from any asserted claim of any taxing agency, governmental authority or other claimant.

Section L. Court Supervision Not Required

All trusts created under this agreement shall be administered free from the active supervision of any court.

Any proceedings to seek judicial instructions or a judicial determination shall be initiated by the Trustee in the appropriate state court having original jurisdiction of those matters relating to the construction and administration of trusts.

Article IX

Our Trustee's Powers and Authority

Section A. Applicability of Texas Trust Code and Other Statutes

The Trustee shall have the powers, duties, and liabilities set forth in this declaration and as more specifically stated in this Article, as well as such powers, duties and liabilities set forth in the Texas Trust Code, and all other applicable state and federal statutes, as now enacted and as hereafter amended, except to the extent the same may be inconsistent with the provisions of this declaration, in which case the provisions of this declaration shall govern.

Section B. Powers to Be Exercised in the Best Interests of the Beneficiaries

The Trustee shall exercise the following administrative and investment powers without the order of any court, as the Trustee determines in its sole and absolute discretion to be in the best interests of the beneficiaries.

Notwithstanding anything to the contrary in this agreement, the Trustee shall not exercise any power in a manner inconsistent with the beneficiaries' right to the beneficial enjoyment of the trust property in accordance with the general principles of the law of trusts.

The Trustee may perform every act reasonably necessary to administer each and every share or trust created under this agreement.

Section C. General Investment and Management Powers

The Trustee is authorized to invest in such investments as the Trustee deems proper and prudent, even if such investments fail to constitute properly diversified trust investments or for any other reason could be considered to be improper trust investments. The Trustee's investment authority is intended to be quite broad, and shall include, but is not limited to, all authority that follows, except as that authority has been limited by other provisions contained in this trust declaration.

In addition, the Trustee is granted the authority to exercise any managerial powers of an individual with respect to matters affecting a trust, it being our intention to grant broad

managerial discretion to the Trustee that is consistent with the management and administration of a trust, including the following managerial authorities, except as otherwise provided in this trust declaration.

Originally Contributed Properties

The Trustee may continue to hold and maintain all assets originally contributed to any trust.

Additional Properties

The Trustee is authorized to receive additional trust property, whether by gift, will, or otherwise, either from us, from either of us, or from any other person, corporation, or entity.

Upon receipt of any additional property, the Trustee shall administer and distribute the same as part of the trust property.

The Trustee may retain, without liability for depreciation or loss resulting from such retention, all property constituting the trust estate at the time of its creation or thereafter received from other sources.

The foregoing shall be acceptable even though such property may not be of the character prescribed by law for the investment of trust funds or may result in inadequate diversification of the trust property.

Securities Powers

The 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.

The Trustee is authorized to buy, sell, and trade in securities of any nature, including short sales on margin. The Trustee may maintain and operate margin accounts with brokers, and may pledge any securities held or purchased by other Trustees with such brokers as securities for loans and advances made to the Trustee.

The Trustee may retain, exercise, or sell rights of conversion or subscription with respect to any securities held as part of the trust property.

The 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.

Investment of Cash Assets

A corporate entity serving as Trustee may deposit trust funds with itself as either a permanent or temporary investment, and may place trust funds under its administration in common trust funds established and maintained by such corporate trustee or its affiliate. In determining where to invest cash resources, the Trustee may consider all factors, including facility of access and security of funds invested, as well as the stated rate of return.

Unproductive or Wasting Assets

Except as otherwise provided in this agreement, the Trustee may receive, acquire and maintain assets that may constitute unproductive, underproductive or wasting assets if the Trustee believes it is reasonable to do so. Upon the sale or disposition of any such asset, the Trustee need not make an allocation of any portion of the principal element of such sale proceeds to the income beneficiaries of the trust.

Mineral Properties

The Trustee shall have the power to acquire, exchange, maintain or sell mineral interests, and to make oil, gas and mineral leases covering any lands or mineral interests forming a part of a trust estate, including leases for periods extending beyond the duration of the trust.

The Trustee may pool or unitize any or all of the lands, mineral leaseholds or mineral interests of a trust with others for the purpose of developing and producing oil, gas or other minerals, and may make leases or assignments containing the right to pool or unitize.

The Trustee may enter into contracts and agreements relating to the installation or operation of absorption, repressuring and other processing plants, may drill or contract for the drilling of wells for oil, gas or other minerals, may enter into, renew and extend operating agreements and exploration contracts, may engage in secondary and tertiary recovery operations, may make "bottom hole" or "dry hole" contributions, and may deal otherwise with respect to mineral properties as an individual owner might deal with his own properties.

The Trustee may enter into contracts, conveyances and other agreements or transfers deemed necessary or desirable to carry out these powers, including division orders, oil, gas or other hydrocarbon sales contracts, processing agreements, and other contracts relating to the processing, handling, treating, transporting and marketing of oil, gas or other mineral production.

Any lease or other agreement may have a duration that the Trustee deems reasonable, even though extending beyond the duration of any trust created in this agreement.

The Trustee may drill, test, explore, mine, develop, and otherwise exploit any and all oil, gas, coal, and other mineral interests, and may select, employ, utilize, or participate in any business form, including partnerships, joint ventures, co-owners' groups, syndicates, and corporations, for the purpose of acquiring, holding, exploiting, developing, operating, or disposing of oil, gas, coal, and other mineral interests.

The Trustee may employ the services of consultants or outside specialists in connection with the evaluation, management, acquisition, disposition, or development of any mineral interests, and may pay the cost of such services from the principal or income of the trust property.

The Trustee may use the general assets of the trusts created under this agreement for the purposes of acquiring, holding, managing, developing, pooling, unitizing, repressuring, or disposing of any mineral interests.

The term "mineral" shall mean minerals of whatever kind and wherever located, whether surface or subsurface deposits, including (without limitation) coal, lignite and other hydrocarbons, iron ore, and uranium.

Power to Enter Into or Continue Business Activities

The Trustee shall have the authority to enter into, engage in, expand, carry on, terminate and liquidate any and all business activities, whether in proprietary, general or limited partnership, joint venture or corporate form, with such persons and entities as the Trustee deems proper. This power pertains to business activities in progress at the date of our deaths, and to business opportunities arising thereafter. Business activities conducted by the Trustee should be related to the administration and investment of the trust estate, for it is not our intention to convert any trust into an entity that would be taxable as an association for federal tax purposes.

Banking Authority

The Trustee is authorized to establish and maintain bank accounts of all types in one or more banking institutions that the Trustee may choose.

Corporate Activities

The Trustee may form, reorganize or dissolve corporations, and may exercise all rights of a stockholder, including the right to vote for or against mergers, consolidations and liquidations, and to act with or without substitution. An individual serving as Trustee may elect himself as an officer or director of a corporation owned in part or in whole by a trust created by this declaration, and a corporate entity serving as Trustee may elect one of its

officers to such a position, and in each such instance the person so elected may be paid reasonable compensation for services rendered to such corporation in such capacity. The Trustee may retain, exercise or sell rights of conversion or subscription to any securities held as part of the trust property.

Agricultural Powers

The Trustee may retain, sell, acquire, and continue any farm or ranching operation whether as a sole proprietorship, partnership, or corporation.

The Trustee may engage in the production, harvesting, and marketing of both farm and ranch products either by operating directly or with management agencies, hired labor, tenants, or sharecroppers.

The Trustee may engage and participate in any government farm program, whether state or federally sponsored.

The Trustee may purchase or rent machinery, equipment, livestock, poultry, feed, and seed.

The Trustee may improve and repair all farm and ranch properties; construct buildings, fences, and drainage facilities; acquire, retain, improve, and dispose of wells, water rights, ditch rights, and priorities of any nature.

The Trustee may, in general, do all things customary or desirable to operate a farm or ranch operation for the benefit of the beneficiaries of the various trusts created under this agreement.

Real Estate

The Trustee may purchase or sell real property, and may exchange, partition, subdivide, develop, manage, and improve real property. The Trustee may grant or acquire easements, may impose deed restrictions, may adjust boundaries, may raze existing improvements, and may dedicate land or rights in land for public use. The Trustee may construct, repair, alter, remodel, demolish or abandon improvements. The 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.

Authority to Sell or Lease and Other Dispositive Powers

The Trustee may sell, lease or grant options to lease trust property without the consent or ratification of any court, remainderman, or third party, including the authority to lease beyond the anticipated term of a trust, upon such terms and for such consideration as the