To invest in, and borrow money for, improvements to real estate held by them, either separately or jointly with others where there is joint ownership of such property, whenever in their judgment such improvements are desirable or expedient to protect or preserve the property or to secure or retain a desirable tenant or to increase the rentals.

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TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining:

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said\_ Marion E. Lanford and Sarah Ann McNeill, as Trustees, their Successors

Heixx and Assigns forever.