

The powers herein enumerated may be exercised by the Trustee in whole or in part, from time to time, and shall be deemed to be supplementary to and not in limitation of the authority, power and discretion vested in the Trustees under applicable law.

9. In the administration of any Trust Fund created or administered under this Agreement, the Trustees may allocate between income and corpus any and all receipts and disbursements in such manner as to the Trustees may seem just and equitable, regardless of any rule of law to the contrary.

10. The Trustees shall keep records of all transactions pertaining to the Trusts established hereunder and not less than once in each calendar year shall render to the Settlor a written statement which shall show receipts, disbursements, manner and form of investment, and profit and loss for the period. With such statement the Trustees shall submit such comments as may be useful or desirable.

11. The Settlor, or any other person, may at any time following the creation of this Trust deed real estate to the Trustees, or deliver to the Trustees cash, securities or other property acceptable to the Trustees which shall thereupon become a part of the Trust Estate and shall be allocated, held, administered and disposed of by the Trustees in all respects subject to this Agreement.

12. The Settlor has been advised as to the legal effect of the execution of this Trust Agreement, has given consideration to the irrevocability of this Trust and has decided to make it irrevocable. The Settlor hereby declares this Trust as irrevocable and divests herself of any power whatsoever to revoke, modify, or amend this Trust Agreement in any respect whatsoever.

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