

hereunder as may be deemed necessary or advisable; and may contain any other provisions for the regulation and management of the business of the Trust as may be deemed expedient and not inconsistent with the provisions of this Declaration.

SECTION 3.18. *Associations.* The Trustees shall have power to enter into joint ventures, general or limited partnerships and any other combinations or associations.

SECTION 3.19. *Indemnification.* In addition to the mandatory indemnification provided for in Section 4.3, the Trustees shall have power to the extent permitted by law to indemnify or enter into agreements with respect to indemnification with any Person with whom this Trust has dealings, including, without limitation, any investment adviser or independent contractor, to such extent as the Trustees shall determine.

SECTION 3.20. *Insurance.* The Trustees shall have the power to purchase and pay for entirely out of Trust Property insurance policies insuring the Shareholders, Trustees, officers, employees, agents, investment advisers or independent contractors of the Trust individually against all claims and liabilities of every nature arising by reason of holding, being or having held any such office or position, or by reason of any action alleged to have been taken or omitted by any such Person as Trustee, officer, employee, agent, investment adviser, or independent contractor, including any action taken or omitted that may be determined to constitute negligence, whether or not the Trust would have the power to indemnify such Person against such liability.

SECTION 3.21. *Remedies.* Notwithstanding any provision in this Declaration of Trust, when the Trustees deem that there is a significant risk that an obligor to the Trust may default or is in default under the terms of any obligation to the Trust, the Trustees shall have power to pursue any remedies permitted by law which, in their sole judgment, are in the interests of the Trust, and the Trustees shall have the power to enter into any investment, commitment or obligation of the Trust resulting from the pursuit of such remedies or necessary or desirable to dispose of property acquired in the pursuit of such remedies.

SECTION 3.22. *FHA Qualification.* If the Trust shall be a so-called "FHA Approved Mortgagee", the Trustees shall have power to sell or other-

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