

(m) To borrow money on such terms and at such rates of interest as the Trustee deems advisable, and to pledge, mortgage or hypothecate any property of the trust estate as security for the repayment thereof, without obligation upon the part of the lender to see to the use of the proceeds of such loans, and to repay the same as in the Trustee's judgment may appear to the best interest of the trust estate;

(n) To set up reserves for depreciation of real estate out of income, in the Trustee's sole discretion, but the Trustee shall not be required to do so;

(o) To engage in business with the trust property as a sole proprietor, or as a general or limited partner, or to incorporate same, with all the powers customarily exercised in such business, and to hold an undivided interest in any property as tenant in common or partner;

(p) To make loans, secured or unsecured, at an adequate interest rate, to any beneficiary hereunder;

(q) And, in general, in addition to the powers, authority, and discretion herein conferred, or conferred by law, to exercise all powers in the management of the trust estate, upon such terms and conditions as to the Trustee may be in the best interests of the beneficiaries, and to execute and deliver any and all instruments, and to do all acts which the Trustee may deem necessary or proper to carry out the purposes of this trust.

(9) Resignation of Trustee and Successor Trustee. Any Trustee at any time acting hereunder may resign at any time by written notice to the adult beneficiary or beneficiaries then entitled to the income from the trusts, or, if none, to the parent, guardian, or committee of the income beneficiary or beneficiaries of the trusts who are under disability. In the event of the resignation, refusal, or inability to act of any Trustee acting or appointed to act hereunder, such adult beneficiary or a majority in interest of such adult beneficiaries, as the case may be, or, if none, such parent, guardian, or committee may appoint a successor Trustee to administer the trusts, provided, however, that the Grantor may not appoint a successor Trustee. In addition, no individual shall be appointed successor Trustee of any trust in which he or she has an interest as beneficiary, whether as an income beneficiary or a remainderman, and whether or not such interest is vested or contingent, nor may the Grantor be appointed as successor Trustee. Any such successor Trustee shall be clothed and vested with all duties, rights, titles, and powers, whether discretionary or otherwise, as if originally named as Trustee. No successor Trustee shall be liable or responsible in any way for any acts or defaults of any predecessor