

originators, correspondents, lenders, or servicers, technical advisers, attorneys, brokers, underwriters, corporate fiduciaries, escrow agents, depositaries, custodians or agents for collection, insurers or insurance agents, or in any other capacity deemed by the Trustees necessary or desirable; may investigate, select, and, on behalf of the Trust, conduct relations with persons acting in such capacities and may pay appropriate fees to, and enter into appropriate contracts with, or employ, or retain services performed or to be performed by, any of them in connection with the mortgages or investments acquired, sold, or otherwise disposed of, or committed, negotiated, or contemplated to be acquired, sold, or otherwise disposed of; may substitute any mortgage servicer for any other mortgage servicer; may act, upon request by the Trustees, as attorney in fact or agent in the purchase or sale or other disposition of investments, and in the handling, prosecuting or settling of any claims of the Trust, including the foreclosure or other enforcement of any mortgage or other lien or other security securing investments, and may exercise its own sound discretion in doing so; may, upon request by the Trustees, invest or reinvest any moneys of the Trust; may perform or assist in the performance of such administrative functions necessary in the management of the Trust as may be agreed upon with the Trustees or officers of the Trust; may provide office space and office equipment and necessary executive, clerical and secretarial personnel for the performance of any of the foregoing services; and may assume the expenses of the performance of any of the foregoing services. The Trustees shall have power to determine the duties, responsibilities, authority, periods of appointment, employment, or contract, and the terms of compensation of any such person or persons; provided, however, that any determination to appoint, employ, or contract with any Trustee or any corporation, partnership or trust in which a Trustee may be a director, officer, stockholder, partner, or trustee shall be valid only if made, approved or ratified by a majority of the other Trustees.

SECTION 3.9. The Trustees shall have power to pay or satisfy any debts or claims upon any evidence that the Trustees shall think sufficient; and to incur and to pay any charges or expenses (including