

This provision, to the fullest extent, shall be binding upon all persons having any beneficial interest under this trust insofar as any transactions had between the Trustees with persons or entities not a party interested hereunder.

(4) Trustees will at all times maintain in force and effect a standard policy of fire and extended coverage on the apartment in an amount not less than eighty (80%) percent of the full insurable value of the buildings and will carry public liability insurance on the premises with limits of not less than \$100,000.00/\$300,000.00 bodily injury coverage and \$15,000.00 property damage coverage.

(5) This Trust shall continue until such time as all of the above described real estate is sold; but in no event shall it continue beyond twenty (20) years after the death of the last survivor among the Grantors.

(6) In case a vacancy shall for any reason exist among the Trustees', the remaining Trustee shall fill such vacancy by appointing such other person as said Trustee shall see fit. Any such appointment shall be accepted in writing.

(7) No Trustee shall be responsible or personally liable except by a wilful breach of trust and any trustee only for his own acts.