

written notice to the Grantor. In the event of the resignation, death, removal, refusal, or inability to act of any Trustee acting or appointed to act hereunder, the Grantor, shall appoint a successor Trustee to administer the trust. However, no individual shall be appointed successor Trustee of the trust in which he or she has an interest as an income beneficiary, nor shall the Grantor or any beneficiary of any trust created herein 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 Trustee, but such successor Trustee shall be liable only for his, her or its own acts and defaults with respect to property actually received by such Trustee. The successor Trustee may accept the accounting rendered and the assets and property delivered to him, her, or it by the predecessor Trustee as a full and complete discharge of the predecessor Trustee, and shall incur no liability or responsibility to any beneficiary under this trust agreement by reason thereof.

(9) Spendthrift Provision. The interest of any beneficiary in the income of any trust hereunder shall not be subject to alienation, assignment, attachment, pledge or claims of creditors, and otherwise shall not be voluntarily or involuntarily alienated or encumbered by any such beneficiary.

(10) Irrevocable. This trust is irrevocable and Grantor does not reserve any right to alter, amend, revoke, or terminate this trust, in whole or in part, at any time.

(11) Bond. Insofar as permitted by law, neither the Trustee nor any successor Trustee shall be required to give any bond or other security. No Trustee serving hereunder shall be liable for any mistake or error of judgment in the administration of any trust resulting in loss to any beneficiary of any trust by reason of investment or otherwise, save only for willful misconduct or fraud.

ENCLOSURE

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