

reasonably required or commonly done for the proper management of residential rental property; and in order to have funds to carry out any of the above purposes, to borrow on the credit of this trust and to mortgage said property for such amount and upon such terms of repayment as they, in their sole discretion, may deem proper -- being mindful, nonetheless, that an important purpose of this trust is to produce current income for the use of the beneficiary.

3. To advance their own funds for trust expenses, or to borrow from either parent of the beneficiary, to pay commercially reasonable interest rates on such loans, and to enter into binding agreements to pay off such loans upon the sale of this property or otherwise, free of all liability and accountability for self dealing, all in their sole discretion.

4. To grant ordinary utility rights-of-way; to enter into agreements imposing or modifying restrictive covenants, or to release restrictive covenants; to seek the re-zoning of this property, to oppose the re-zoning of other property in its vicinity, to settle condemnation proceedings; and to exercise all other rights of property ownership; and in all these things to act in accordance with their sole discretion.

5. To sell this property, at public or private sale, for such price, for cash or on credit, upon such terms and conditions as the trustees, in their sole discretion, may deem proper.

6. At such time and to the extent that said property is converted into money, to invest in obligations of the United States Government, savings accounts, certificates of deposit, money market certificates, or other secure and conservative interest-bearing investments.

7. To maintain checking account (whether or not

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