

principal of this Trust free of trust by delivering an instrument in writing duly signed by her to the Trustee, describing the property or portion thereof desired to be withdrawn. Upon receipt of such instrument, the Trustee shall thereupon convey and deliver to the Settlor free of trust the property described in such instrument.

ARTICLE III: The Settlor may by signed instrument delivered to the Trustee during the Settlor's life: (1) withdraw property from this trust in any amount and at any time upon giving reasonable notice in writing to the Trustee; (2) add other property to the Trust; (3) change the beneficiaries, their respective shares and the plan of distribution; (4) amend this Trust Agreement in any other respect; (5) revoke this Trust in its entirety or any provision therein; provided, however, the duties and responsibilities of the Trustee shall not be enlarged without the Trustee's consent nor without satisfactory adjustment of the Trustee's compensation.

ARTICLE IV: After the Settlor's death, the Trustee, if in its discretion it deems it advisable, may pay all or any part of the Settlor's funeral expenses, legally enforceable claims against the Settlor or her estate, reasonable expenses of administration of her estate, any estate, inheritance, succession, death or similar taxes payable by reason of the Settlor's death together with any interest thereon or other additions thereto without reimbursement from the Settlor's Executor or Administrator, from any beneficiary of insurance upon the Settlor's life, or from any other person. All such payments, except of interest, shall be charged generally against the principal of the Trust Estate includable in the Settlor's estate for federal estate tax purposes and any interest so paid shall be charged generally against the income thereof. The Trustee may make such payments directly or may pay over the amounts thereof to the Executor