

deem advisable in connection therewith.

(11) To borrow money and to encumber, mortgage or pledge any asset of the Trust Estate for a term within or extending beyond the term of the trust, in connection with the exercise of any power vested in the Trustee.

(12) To make ordinary or extraordinary repairs or alterations in buildings or other structures, to demolish any improvements, to raze existing or erect new party walls or buildings.

(13) To collect, receive, and receipt for rents, issues, profits, and income of the Trust Estate.

(14) To insure the assets of the Trust Estate against damage or loss and the Trustee against liability with respect to third persons.

(15) To compromise, adjust, arbitrate, sue on or defend, abandon, or otherwise deal with and settle claims in favor of or against the Trust Estate as the Trustee shall deem best.

(16) To employ and compensate agents, accountants, investments advisers, brokers, attorneys-in-fact, attorneys-at-law, tax specialists, realtors, and other assistants, and advisors deemed by the Trustee needful for the proper administration of the Trust Estate, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided he was selected and retained with reasonable care.

(17) In general, to exercise all powers in the management of the Trust Estate which any individual could exercise in her own right, upon such terms and conditions as she may deem best, and to do all acts which she may deem necessary or proper to carry out the purposes of this Trust.

ARTICLE VII

It is understood and agreed by the parties hereto that in the event of the death of Doris G. Bramlett, or in the event of her legal disability to serve as Trustee under this Agreement, or if for any other reason she ceases to serve as said Trustee, then the beneficiaries of this trust shall select and designate a new trustee by written instrument duly and properly executed, witnessed and recorded

ER
JAN 4
1912

0.83.93

4328 RV-2