

trust administration expenses, trustee's fees, and taxes other than beneficiary income taxes.

(5) "Trustees" means one or more natural persons, either masculine or feminine and/or a corporation with trust powers serving at any time as the trustees hereunder, and this term includes all successors.

(6) "Children" and "issue" as used herein shall include adopted children or grandchildren.

B. Payment to or for Incompetents: the Trustees may make distributions for the benefit of any adult beneficiary hereunder directly to that beneficiary or to her legal guardian if she should be incompetent, or in direct payment of her expenses of the types that the Trustees are authorized hereby to meet. The Trustees shall not be obligated to see to the application of funds so disbursed, and the receipt of the payee shall fully protect the Trustee, if he exercises due care in selecting the person paid.

C. Restraint on Alienation: No income or principal payable to or held for any beneficiary shall, while in the possession of the Trustees, be alienated, disposed of, or encumbered in any manner other than by Trustee action authorized hereby. Throughout the duration of this trust, no beneficiary thereof shall have the power voluntarily or involuntarily to sell, alienate, convey, assign, transfer, mortgage, pledge, or otherwise dispose of or encumber any principal or income thereof or any interest whatever therein until physical distribution or payment is made to him or her, and no interest of any beneficiary in or claim to any trust assets or benefits shall be subject to the claims of any of his or her creditors or to judgment, levy, execution, sequestration, garnishment, attachment, bankruptcy or other insolvency proceedings, or any other legal or equitable process.

D. Reliance by Third Parties: No grantee, purchaser, or other person dealing with the Trustee while he is purporting to act in such capacity under any power or authority granted them herein need inquire into the initial existence of facts upon which the purported power or authority depends or into the continued existence of the power, the expediency of the transaction, or the proper application of the proceeds of other consideration.

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