

(i) The Trustees are authorized to sell to the income beneficiary of this trust any of the property held in this trust upon payment by the income beneficiary to the Trustees of the then fair market value of such property. The Trustees may make loans to the income beneficiary, with or without security, upon satisfactory terms without liability for any losses that may result from any such transaction.

(j) Each and every power and right granted to the Trustees may be exercised without any order of any court and without any notice to or consent of anyone.

4. Exercise of powers. The Trustees may freely act under all or any of the powers of this Agreement given to them in all matters concerning the trust, after forming their judgment based upon all of the circumstances of any particular situation as to the wisest and best course to pursue in the interest of the trust and the beneficiaries hereunder, without the necessity of obtaining the consent or permission of any person interested therein, or the consent or approval of any court, and notwithstanding that they may be also acting individually, or as a Trustee of other trusts, or as an agent for other persons or corporations interested in the same matters, or may be interested in connection with the same matters as a shareholder, director, or otherwise; provided, however, that they shall exercise such powers at all times in a fiduciary capacity primarily in the interest of the beneficiary hereunder.

5. Limitation on powers. Notwithstanding anything herein contained to the contrary, no power enumerated herein or accorded to Trustees generally pursuant to law shall be construed to enable any person to purchase, exchange, or otherwise deal with or dispose of the corpus or income of the trust for less than an adequate or full consideration in money or money's worth, or to enable any person to borrow the corpus or income of the trust, directly or indirectly, without adequate interest or security. No person, other than the Trustees, shall have or exercise the power to vote or direct the voting of any corporate shares or other securities of the trust,