

(24) To lend funds to the Grantor's general estate upon such terms and conditions as to interest rates, maturities, and security as the Grantor's Executor and the Trustees shall agree. To lend Trust assets to any person having a present or future beneficial interest in the Trust Estate hereunder, or to guarantee a loan to any such person, in order to permit such person to purchase residential property for his or her own use (whether or not such property was previously owned by the Grantor's Estate or the Trust Estate hereunder) on such terms and conditions as the Trustees shall deem advisable; to take title to the underlying property by foreclosure, regardless of the situs of such property.

(25) To receive property bequeathed, devised or donated to the Trustees by the Grantor or any other person; to receive the proceeds of any insurance policy which names the Trustees as Beneficiaries; to execute all necessary receipts and releases to executors, donors, insurance companies and other parties adding property to the Trust Estate.

(26) With respect to any residential real property, cooperative apartment or condominium, wheresoever situated, owned by the Trust Estate, whether originally acquired by the Grantor or by the Trustees, and whether acquired by purchase or by foreclosure, (hereinafter referred to as the "Residential Property"):

(a) to retain such Residential Property whether or not it shall be productive of income and whether or not it is of a kind or quality usually considered suitable for trustees to select or hold;

(b) to pay all expenses and carrying charges relating thereto including, without limitation, taxes, utilities, hazard insurance, interest and amortization on any mortgage, and all maintenance, improvements and repairs.

(c) to extend or modify the terms of any bond and mortgage or any lien; to foreclose any mortgage or lien and to take title to the underlying property wheresoever situated by deed in lieu of foreclosure or otherwise; to protect or redeem such Residential Property from forfeiture for nonpayment of taxes or other liens; and generally to exercise as to such bond and mortgage or lien on such Residential Property all powers that an absolute owner might exercise;

(d) to lease such Residential Property for such period of time and on such terms and conditions as they may deem advisable whether or not the term of such lease extends beyond the term of the Trust Estate;

(e) to permit the Grantor's husband to occupy rent free any Residential Property constituting a part of the assets of a Trust of