

among the beneficiary and my Trustee) certifying that the beneficiary's proposed enterprise is economically advisable prior to making such distributions to the beneficiary.

Purchase and Maintenance of Residence

My Trustee is authorized to purchase and maintain residential real property for a beneficiary. Any residential property purchased for the use of the beneficiary shall remain trust property, and no beneficiary shall be required to pay rent or otherwise financially contribute financially to the use or maintenance of such residential property. This provision shall not be limited to a beneficiary's primary residence; my Trustee's discretion extends to vacation or recreational real property for my beneficiaries as well.

Assisting with Adoption Expenses

If a beneficiary wishes to adopt any child (or children), from the United States or any foreign country, my Trustee is authorized to distribute to or as directed by a beneficiary such amounts from the beneficiary's trust as are reasonably necessary to facilitate such adoption, up to and including the full payment of legal and administrative fees and travel expenses associated with such adoption. If the beneficiary is married at the time, my Trustee is also authorized to pay adoption-related legal, administrative, and travel expenses for the beneficiary's spouse.

Twice a year I direct that my trustee with participation by my children select a community or church related project and shall distribute up to \$1,000.00 per year to be made in two separate distributions during the year. One of the distributions should occur during Thanksgiving or Christmas holidays. My goal is to use these events to help my children develop an interest in honoring and helping others.

Special Instructions for Disability Due to Addictive Situations or Criminal Behavior

Prior to making an initial distribution of income or principal authorized under this Article to any beneficiary, my Trustee shall conduct a diligent and reasonable investigation to determine that for the thirty-six (36) months immediately preceding any proposed distribution, the requesting beneficiary has not been incarcerated for any reason, has not been arrested for any felony or drug-related violation, infraction, misdemeanor or felony (whether or not such arrest resulted in conviction or incarceration), and has not been disabled due to a drug, alcohol, gambling, eating, chemical or other dependency disorder. As a condition for subsequent distributions to a beneficiary, my Trustee may, in its sole discretion, conduct additional investigations if my Trustee has reason to believe that the requesting beneficiary has become involved in any of the above situations.

In helping to determine whether or not a beneficiary has been arrested or incarcerated, has a substance abuse or some other dependency disorder, my Trustee may find it helpful to consult with the beneficiary's employer, physician, family members and others who have a personal relationship with the beneficiary. If the beneficiary wishes to receive a trust distribution, he or she must consent to any of these contacts. If the beneficiary refuses to cooperate, then the