

(L) *Settlor's Power to Reacquire Trust Assets.* The Settlor at any time or from time to time may acquire or reacquire any portion of the Trust Fund of the Trust under Article II by substituting therefor other property of an equivalent value, valued on the date of substitution. Notwithstanding any other provision of this Trust Agreement, the Settlor may exercise this power without the consent of the Trustees. Although this power is exercisable by the Settlor in a non-fiduciary capacity without the consent of any of the Trustees, the Trustees, if they believe that the property the Settlor seeks to substitute for trust property is not in fact property of equivalent value, shall seek a determination by a court of competent jurisdiction to assure that the equivalent value requirement of this section is satisfied. The Settlor, at any time, may release this power. Any release under this section shall be irrevocable and shall be made by instrument in writing signed by the Settlor and delivered to each Trustee.

(M) *Settlor's Power to Borrow.* The Settlor at any time or from time to time may borrow any portion of the Trust Fund of the Trust under Article II. If the Settlor borrows the Trust Fund, or any portion thereof, the Independent Trustees shall determine the rate of interest to be charged, which rate shall not be less than a reasonable market rate of interest at the time the loan is made, and shall determine whether or not the loan should be secured. The Settlor, at any time, may release this power to borrow. Any release under this section shall be irrevocable and shall be made by instrument in writing signed by the Settlor and delivered to each Trustee.

(N) *Self-Dealing.* The Settlor authorizes financial transactions, both direct and indirect, between the Trust held under Article II and any Trustee of such Trust with the consent of DEBRA if DEBRA is then competent, and between a Trust held under Article III and any Trustee of such Trust with the consent of the Primary Beneficiary of such Trust but only if