

power to amend or revoke may be exercised by Grantors (or either of them) at any time and without the consent of Trustee or anyone else, but the revocation or amendment must be in writing. No amendment, however, may increase the duties or responsibilities of Trustee without Trustee's written consent.

If neither Grantor is acting as Trustee due to disability or death, as defined in this document, successor Trustee may revoke this Agreement partially or completely or amend it in any respect. The revocation or amendment must be in writing signed by all currently acting Trustees.

Article VII Administrative Powers

Trustee has the power to perform every act that a reasonable and prudent investor would perform incident to the collection, preservation, management, use, and distribution of the trust assets to accomplish the desired result of administering the trust legally and in the best interests of the trust beneficiaries, without the approval of any court or beneficiary. During Grantor's lifetime, however, Grantor may direct Trustee with respect to any matter concerning the administration, distribution, or investment of trust assets. Trustee shall have no liability for following Grantor's direction. Subject to the foregoing, and except as otherwise provided in this Agreement, Trustee possesses, in addition to or in substitution for, but not otherwise in limitation of, common-law and statutory powers, the following authority.

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7.7. Deposits and investments. Deposit trust assets in a financial institution, including a financial institution operated by or affiliated with Trustee, and invest and reinvest trust assets as would a prudent investor acting in accordance with the Michigan prudent investor rule, and deposit securities with a depository or other financial institution. In exercising these powers, Trustee, consistent with its fiduciary duty, may invest in and terminate investments in securities, common trust funds, and deposit accounts of a professional trustee or any of its affiliates or in a mutual fund of which any professional trustee or any of its affiliates serve as investment adviser or in any other capacity; purchase and retain securities that are underwritten by a professional trustee or any affiliate either individually or as a member of a syndicate; make investment transactions through a brokerage company that is affiliated with a professional trustee; and purchase annuities, insurance policies, and other insurance or investment products through an insurance company that is affiliated with a professional trustee.

7.10 Administer real estate. Subdivide, develop, or dedicate land to public use; make or obtain the vacation of a plat or adjust a boundary; adjust a difference in valuation on exchange or partition by giving or receiving consideration; grant or retain easements; dedicate an easement to public use with or without consideration; or otherwise deal in real property, or any interest therein, as Trustee deems appropriate, without regard to the duration of such interests.

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7.19 Borrow and loan funds. Borrow money or other assets, with or without security (including by mortgage, pledge, guarantee, or hypothecation of any trust assets) for any purpose from Trustee or others and to mortgage or pledge trust assets for a period within or extending beyond the duration of the trust; repay borrowed money from trust assets; advance money for the protection of trust assets; use and deal in margin accounts with a securities broker; and, while the trust is revocable, pledge trust assets for or guarantee loans made to Grantor individually or to a business entity or enterprise in which Grantor has an interest.

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7.24 Agents. Employ, and pay reasonable compensation for services performed by, a person, including an auditor, an investment adviser, an accountant, an appraiser, a broker, a custodian, a rental agent, a Realtor, or an agent, even if the person is associated with Trustee, for the purpose of advising or assisting Trustee in the performance of an administrative duty; act without independent investigation on such a person's recommendation; and, instead of acting personally, employ one or more agents to perform an act of administration, whether or not discretionary.

Article IX. Choice of Law

9.1 Governing Law. Trustee accepts the trust established by this Agreement under Michigan law. All questions concerning its validity, construction, and administration, except as otherwise specifically provided, shall be determined under Michigan law. To govern the administration of any trust under this Agreement, however, Trustee may elect to apply the law of another state where Trustee resides or has a place of business. Trustee may not elect to apply another law if the election would modify beneficial interests or limit the liability of Trustee. Trustee must give notice of an election to change governing law to each beneficiary entitled to an annual account for that trust. The effective date of the change of governing law shall be the date of or specified in the notice.

5. I certify that the Trust Agreement remains in full force and effect and has not been revoked or amended in any manner affecting the above powers.

6. Reproductions of this executed original Certificate of Trust Existence and Authority (with reproduced rather than original signatures) shall be deemed to be original counterparts of this Certificate of Trust Existence and Authority.

IN WITNESS OF WHICH, this Certificate of Trust Existence and Authority is executed on _____, 2014.

WITNESSES:

John Doe

GRANTOR

Mary Doe

GRANTOR

STATE OF MICHIGAN)
) ss.
COUNTY OF KENT)

Subscribed and sworn to by _____ and _____ before me on
_____, 2014.

Notary Public, State of Michigan, County of Kent
My Commission Expires:
Acting in the County of Kent

This instrument drafted by:
Caroline M. Dellenbusch
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