

expense of the Trust payable from principal or income of the Trust, or partly from each, as any Trustee, in his discretion, shall determine.

D. No Trustee shall be accountable, liable or responsible for any act, default, negligence or omission of any other Trustee.

E. No Trustee acting hereunder shall be liable for any loss or damage which may occur hereunder, unless due to willful default, deliberate wrongdoing or willful violation of an express provision hereof.

EIGHTH SUBSTITUTION OF PROPERTY

A. The Grantor, acting in a nonfiduciary capacity, shall have the right, at any time or times, to substitute property of equivalent value for all or any portion of the trust corpus, provided that this power shall not be construed to limit the Trustee's power to buy, sell, invest, reinvest or exchange the property transferred to the Trustee hereunder or any reinvestments thereof. Nothing in this paragraph shall be deemed to be a violation of 15 V.I.C. section 1095.