

negligence, error or mistake of judgment in entering into any transaction, in making any sale or investment, in continuing to hold any property, or by reason of any action or omission, whether by my Trustee or any other fiduciary, unless such Trustee has acted in bad faith. In the absence of proof by affirmative evidence to the contrary, each Trustee shall be deemed to have acted within the scope of my Trustee's authority, to have exercised reasonable care, diligence, and prudence and to have acted impartially as to all interested persons. A Trustee shall not be liable for the acts or defaults of another Trustee.

In the event a legal action is brought against any individual serving as Trustee of this Trust, all legal fees and related expenses incurred in connection with the defense of such legal action shall be paid by this Trust without court authorization; provided, however, that (a) no such payment shall (or shall continue to) be made if a court enters an order prohibiting such payment, and (b) such Trustee shall refund to this Trust any such payments that previously had been made if a court enters an order directing that such payments be refunded, or if a court concludes that such Trustee acted in bad faith.

Section 5.7. - Relief from Virgin Islands Statutory Provisions

Pursuant to Section 1212, Title 15, of the Virgin Islands Code, I hereby relieve my Trustee and any Successor Trustees of the requirements imposed by Chapter 59, Title 15 of the Virgin Islands Code, or any similar successor law respecting public filings of inventories and accountings by Trustees. Furthermore, pursuant to Section 1107, Title 15, of the Virgin Islands Code, I hereby relieve the my Trustee and any Successor Trustees, to the extent allowable, from any all duties, restrictions, and liabilities which would otherwise be imposed upon my Trustee by Chapter 57, Title 15, Virgin Islands Code. This Section 5.7 shall not be deemed a waiver of any and all other rights, powers, or restrictions otherwise granted to or imposed upon my Trustee in this Agreement.

Article VI Miscellaneous Provisions

Section 6.1. - Representation of Person Under a Disability

To the extent allowed by law, where a party to any proceeding with respect to this Trust has the same interest as a person under a disability, legal process shall not be required on the person under a disability.

Section 6.2. - Simultaneous Deaths

If a Beneficiary under this Agreement and I die simultaneously or under such circumstances that it is difficult to determine who died first, then for all purposes of this Agreement such Beneficiary shall be deemed to have predeceased me.

Section 6.3. - Law Governing

This Agreement and this Trust shall in all respects and for all purposes be governed and regulated by the laws of the Territory of the United States Virgin Islands, as they now exist and may from time to time be enacted, amended, or repealed. All questions regarding the validity, construction and administration of this Agreement, or any of its provisions, and of this Trust