Doc#: 1024218007 Fee: \$68.00 Eugene "Gene" Moore RHSP Fee: \$10.00

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THE DANA S, LOW REVOCABLE TRUST AGREEMENT

THE DANA C. LOW REVOCABLE TRUST AGREEMENT

THIS DANA C. LOW REVOCABLE TRUST AGREEMENT (the "Agreement") is made and entered into this 3rd day of August, 2010 at Chicago, Illinois between DANA C. LOW, of Chicago, Illinois (hereinafter referred to as the "Settlor") and DANA C. LOW (hereinafter referred to as the "Trustee").

The Settlor, in consideration of the Trustee's acceptance hereof (evidenced by the Trustee's signature hereto) and for other good and valuable consideration, hereby assigns, transfers, conveys, sets over and delivers to the Trustee, the property risted and described on EXHIBIT B attached hereto, to receive, have, hold, administer and dispose of said property (and any additions thereto) as a trust estate (hereinafter referred to as the "Trust Estate"), for and upon the following trusts, terms, powers, agreements and conditions:

ARTICLE I

- 1.1 The Trustee shall pay and dispose of the income and principal of the Trust Estate as provided on EXHIBIT A attached hereto.
- 1.2 Any income accrued but not due at the time of the transfer of any property to the Trustee shall be treated and disposed of as income unless otherwise provided by said exhibit.

ARTICLE II

- 2.1 Settlor shall have the privilege to convey, assign, transfer and deliver additional property to the Trustee hereunder, either during the Settlor's lifetime or by testamentary disposition, and the Trustee shall receive and administer such additional property in the same manner herein provided with respect to additional Trust Estate property.
- 2.2 Settlor's last will and testament may provide for additions to this trust; hence, the Settlor's last will and testament should be examined in making any alteration, amendment or revocation of this instrument to determine if any changes should be made in Settlor's last will and testament in view of such alteration, amendment or revocation. It is contemplated that Settlor's last will and testament, or a codicil thereto, will post-date any instrument(s) altering, amending or revoking this Agreement.

ARTICLE III

Settlor reserves the power, exercisable repeatedly from time to time, to modify, amend or revoke this Agreement, in whole or in part, or to withdraw all or any part of the Trust Estate, by an instrument in writing signed by Settlor and delivered to the Trustee during the Settlor's lifetime. If this trust is entirely revoked, the revocation shall take effect on delivery of Settlor's signed revocation to the Trustee. Thereupon the Trustee shall pay or transfer to Settlor (or as Settlor directs in the revoking instrument) the entire Trust Estate. The Trustee shall execute and deliver to the Settlor all instruments that may be necessary or desirable to release all interest of the Trustee in this Trust Estate. If this trust or any provision hereof is altered or amended, the alteration or amendment shall take effect only upon the Trustee's written acknowledgment thereof.

- ARTICLE IV The Trustee shall render statements of account at reasonable intervals, upon written request of the Settlor or any beneficiary at the time receiving income, but in any event at least annually, and also upon each change of beneficiary hereunder, whether requested or not. Such statements shall show the condition of the Trust Estate and its receipts and disbursements for the period; and shall be rendered to all coneficiaries receiving income at the time (and when rendered upon a change of beneficiary, to each beneficiary then to commence to receive income).
- 4.2 During Settlor's lifetime, the Settlor's written approval of said account shall, as to all matters and cransactions covered thereby, be binding upon all who then are or may thereafter become entitled to income or principal. As to any account rendered upon the death of the Settlor, or any subsequent pereficiary, the written approval thereof by the beneficiaries who then become entitled to income, shall (as to all matters and transactions covered thereby) be binding upon all who then are or may thereafter become entitled to income or principal. As to any other account, the written approval thereof by the income beneficiaries, shall (as to all matters and transactions covered thereby) be binding upon all who then are or may thereafter become entitled to income or principal.

ARTICLE V

- 5.1 It shall be duty of all persons interested in the disposition of principal or income from the Trust Estate to notify the Trustee of the existence or happening of any event which terminates or modifies the right of any person to receive income or principal payments or distributions, or which entitles any person to receive any such payments or distributions, and the Trustee in accounting, notwithstanding the existence or happening of such event, shall receive full credit for any payment or distribution made by the Trustee in good faith and without notice, which would have been a proper payment or distribution if the event had not existed or happened.
- 5.2 Although the Trustee shall be fully acquitted with respect to any such payment(s) or distribution(s), nothing herein shall prejudice any right of action of the Trustee or of any beneficiary to recover from any person receiving any improper payment(s) or distribution(s), the amount or value of such improper payment(s) or distribution(s).

ARTICLE VI

Anything herein to the contrary notwithstanding, the Trust Estate existing twenty-one (21, years after the death of the last survivor of the Settlor and all beneficiaries hereunder in being as of the date hereof, if not then or previously vested by the terms of Exhibit A, shall thereupon immediately vest in the person(s) (and in the proportions) then entitled to the income therefrom; and distribution shall forthwith be made accordingly, excepting and to the extent, if at all, that possession and management of any distributive interest so vesting shall be temporarily deferred pursuant to the following article, or by provisions in Exhibit A, not violative of the Rule against Perpetuities.

ARTICLE VII

Unless otherwise provided in Exhibit A, if any beneficiary becoming vested with a distributive share of the Trust Estate under the preceding article, or under the terms of said Exhibit A, have not yet attained age twenty-one (21) years, then although such beneficiary's interest shall vest at the time provided by said preceding article or by said Exhibit, possession and management of his distributive share may in the Trustee's discretion be deferred, and the Trustee may retain said beneficiary's distributive share as a separate Trust Estate, and pay him or her the net income therefrom, and such sums from the principal thereof (if any) as the Trustee from time to time deems necessary for his or her support

and education, until he or she reaches age twenty-one (21) years, whereupon the separate Trust Estate shall be paid and distributed to the beneficiary; and if said beneficiary shall die before reaching age twenty-one (21), said separate Trust Estate shall thereupon, as an interest previously vested in the beneficiary, be paid and transferred to the person(s) entitled thereto, tracing his or their right through the deceased beneficiary.

ARTICLE VIII

The following provisions shall apply to each trust created hereunder:

- 1. at any time(s), income or principal is payable hereunder to cr for the benefit of any person who is a minor or under other legal disability, or any person not under legal disability but who, by reason of illness or mental or physical impairment, in the Trustee's judgment is unable properly to administer such payments) the Trustee may make payment (total or partial) thereof in any one or more of the following ways as the Trustee considers to be in the beneficiary's best interests: 1) to the beneficiary in person, regardless of disability, if the Trustee considers him to be of sufficient judgment to receive and properly apply the payment; 2) to the legal guardian of the estate of the beneficiary; 3) by direct expenditure by the Trustee for the benefit of the beneficiary; or 4) to any relative by blood or marriage, or friend or other person deemed trustworthy by the Trustee, to be applied by such person for the benefit of the beneficiary; the Trustee in any such case to be fully acquitted by such person's receipt therefor, regardless of the application made of such payments.
- 8.2 No beneficiary hereunder shall have any power to sell, assign, transfer, encumber or in any other manner to anticipate or dispose of his or her interest in the Trust Estate prior to the actual distribution thereof by the Trustee to or for said beneficiary. Neither the principal nor income of the Trust Estate shall be liable for the debts or other obligations of any beneficiary. However, the provisions of this paragraph shall not prevent the exercise of, or the transfer pursuant to, any power of appointment or withdrawal granted hereunder.
- 8.3 Any income accrued or undistributed at the termination of any estate or interest shall be paid by the Trustee as income to the persons entitled to the next successive interest in the proportions in which they take such interest.

- 8.4 Whenever under Exhibit A hereunder distribution is to be made to designated "issue" or "living descendants" on a per stirpes basis, the property shall be distributed to the persons and in the proportions that personal property of the named ancestor would be distributed under the laws of the State of Illinois in force at the time stipulated for distribution as if the named ancestor has died intestate at such time, domiciled in Illinois, unmarried and survived only by such issue.
- 8.5 A court order admitting an instrument to probate as the last will and testament of a holder of a power of appointment herein granted, or a finding that he or she died intestate, shall be deemed sufficient to authorize the Trustee to act in reliance thereon. If, three months after the death of any beneficiary, the Trustee has no actual notice of the existence of a will of any such beneficiary the Trustee may assume that he or she died intestate; however, any tight of an appointee or beneficiary against any distributee shall not be affected by such assumption.
- 8.6 If the separate estate of any beneficiary hereunder is insufficient therefor, the Trustee may pay from the principal of his trust the costs of ni; last illness, funeral and burial.
- 8.7 No person paying money or delivering property to the Trustee need see to its application.
- 8.8 Unless required by law, no Trustee shall be required to give bond to, qualify before, he appointed by, account to, or receive approval for any action from or by any court.
- 8.9 Insofar as may be practicable, the Trustee may consolidate any separate share of the Trust Estate with any other trust(s) created by the Settlor or any member of his family by will or by agreement, and may hold, administer and invest the several trusts as one or more common fund(s), and make joint or several distributions of income and principal thereof, whichever the Trustee deems advisable.
- 8.10 If at any time the total value of all assets held in any trust hereunder shall be less than Twenty Thousand (\$ 20,000.00) Dollars, then, in the Trustee's sole discretion, such trust may be terminated and the assets thereof used by the Trustee to purchase annuities or be paid and distributed to the current income beneficiaries thereof in the proportions in which they share in such income (or if such shares of income may, in the discretion of the Trustee (or any other person), be unequal, then in equal shares among such income beneficiaries).

ARTICLE IX

The following provisions shall apply to any life insurance policies deposited hereunder:

- 9.1 All such policies shall be caused by the owner(s) thereof to be made payable to the Trustee as sole beneficiary.
- 9.2 Any benefits, privileges and options available to the Settlor during Settlor's life shall be for the Settlor's sole benefit and not subject to this trust. The Settlor may assign any of said policies as security for any loan and the rights of any lender shall be superior to that of the Trustee as beneficiary. Surrender of a policy for cash or termination for any reason of the Trustee's status as beneficiary thereunder shall revoke any interest or the Trustee therein. The Settlor shall have the sole responsibility for payment of premium(s), and, during the Settlor's life, the Trustee's sole responsibility shall be the safekeeping of any such policies.
- 9.3 Upon the Settlor's death, the Trustee shall collect the net proceeds of policies of which the Trustee is beneficiary or may exercise any option thereinder which the Trustee deems to be in the best interests of the beneficiaries. Payment of the net proceeds to the Trustee and the Trustee's receipt and release shall constitute a full discharge of the liability of an insurance company under any policy, and no such company need inquire into the terms of this instrument or the application of policy proceeds. The Trustee need not engage in litigation respecting payment of such proceeds until indemnified to the Trustee's satisfaction for any costs or liability which might be incurred thereby.

ARTICLE X

The following general provisions shall apply to this Trust Agreement:

- 10.1 The term "child" and "children" shall include an adopted child(ren) and any provisions herein made for "descendants' shall include the descendants of any adopted child, and any child(ren) adopted by a descendant of the Settlor.
- 10.2 Any term used herein respecting the masculine gender shall include the feminine and vice versa, and the singular term shall include the plural, and vice versa.

ARTICLE XI

In executing the trusts herein created, the Trustee shall have full power and authority to receive and retain as a part of the Trust Estate any and all property, both real and personal, which may be conveyed, assigned, transferred or delivered to the Trustee hereunder, without liability for any decrease in value thereof, and including any unproductive property which for reasons of sentiment or otherwise the Trustee deems advisable to retain; to invest and reinvest the Trust Estate in securities and property of the Trustee's selection, including participations in common trust funds, having regard for the safety of the principal of the Trust Estate but without being subject to any restrictions now or hereafter imposed by any law relating to the investment of trust funds; to purchase any property comprising a part of the estate of Settlor from, and to make secured and unsecured loans to, the executor of Sattlor's last will and testament or the administrator of the estate of Settlor, or to any testamentary trustee thereof, and to retain any such property as part of this trust, without liability for any loss resulting by reason of any such purchases or loans; to sell at public auction, at broker's board, or at private sale, with or without notice, for cash or upon credit; to exchange, subdivide, vacate, dedicate to public use, improve, boundaries and/or partition property; to pave streets and alleys; and to adjust differences in value by giving or receiving money; to lease, with or without option co purchase, for any term(s) with such covenants as to erection of buildings, for renewals or otherwise as the Trustee deems best, even though the terms of any lease or renewals thereof extend beyond the term of any trust hereunder; to vote at corporate meetings, by proxy or to refrain from voting, and to consent to the reorganization, consolidation or merger of any corporation or to the sale or lease of any of the corporate property; to pay all assessments, subscriptions or other sums as the Trustee deems expedient for the protection of any Trust Estate property; to determine what is income and what is principal hereunder and to provide for the depreciation or depletion of any Trust Estate property in such manner as the Trustee deems fair and equitable to all beneficiaries hereunder; to pay expenses of the trust, including taxes levied against the principal of income of the Trust Estate or otherwise; and to receive and retain reasonable compensation for services as Trustee hereunder; to determine how trust expenses shall be borne, as between principal and income, and as between the various trusts or shares herein provided; to cause any securities hereunder to be registered in the Trustee's name as Trustee hereunder, or the Trustee's own name, or the name of the Trustee's nominee, or to take and keep the same unregistered, in "street name" so that the same may pass by delivery; to delegate to other persons or corporations such powers and duties as the Trustee deems to be in the best interests of the Trust Estate; to advance or borrow money and to hold, mortgage and/or pledge property for repayment thereof; to pay or renew, in whole or in part, any

mortgage or other encumbrance upon all or any part of the Trust Estate; to raze existing buildings and/or erect new buildings with or without joining with other owners of adjacent property; to make such ordinary or extraordinary repairs or alterations in buildings as the Trustee deems advisable, and to apportion the expenses thereof between principal and income as the Trustee equitable; to grant discounts, and to compromise and settle any claim or cause of action; to enter into contracts of any kind with respect to or affecting any trust property; to make distribution, divisions or allotments of property to trust funds or in payment of gifts in kind at valuations determined by the Trustee; to allot to any separate trust or share created hereunder an undivided interest in any property of the Trust Estate, and to make joint investments for such trusts or shares; to employ counsel and to rely upon the advice thereof; to execute and deliver such deeds, assignments and other instruments as the Trustee deems appropriate in connection with the exercise of any power; and to do and perform any and all such further and other acts and things as the Trustee deems necessary or desirable in effectuating the purposes hereof, with full power to deal with and with respect to the trust property in all ways as fully as any person may deal with or with respect to his own property, the specifications herein of particular powers not to be construed as limiting the general powers hereby granted. This trust, and all rights, cowers and authorities conferred upon the Trustee hereunder shall continue until the distribution of the Trust Estate as herein provided shall be fully completed. Any action or decision of the Trustee performed or made in good faith hereunder shall be binding and conclusive upon all parties in

- 11.2 The situs of the Trust Estate may be transferred to such other place or places as the Trustee deems in the best interests of the Trust Estate. In so doing, the Trustee may resign and appoint a successor Trustee, but may remove such successor Trustee so appointed and appoint another (including the appointing Trustee) at trustee powers, discretionary and ministerial, to the appointing trustee as agent.
- 11.3 Without in any manner restricting the generality of the provisions of Section 11.1 foregoing relative to retention of (unproductive) property conveyed to the Trustee, if at any time any of the stock or securities of a closely held corporation shall be or become part of the Trust Estate herein, the Trustee may retain any part or all of such stock or securities as an asset of the Trust Estate, for the duration of the trust, or for any shorter period of time as the Trustee deems advisable. Said stocks or securities shall be deemed a proper investment for any of the trusts created herein, even though such stock or securities forms a substantial part or all of (any) such trust(s), diversification

being expressly waived. If any such stock or securities shall be retained by the Trustee, it may be done without any liability of the Trustee for any losses to or depreciation of the trust(s) arising therefrom, and without application to any court for authority to do so.

ARTICLE XII

- 12.1 The Trustee may resign the trusts created hereby during the life of the Settlor by an instrument in writing delivered personally or by registered mail to the Settlor, and after the death of the Settlor by an instrument in writing delivered to the adult beneficiaries not under legal disability then receiving the income from the Trust Estate. In the event of such resignation or of the Trustes's inability to act, then my sister, Bonnie Edna lowshall act as successor Trustee hereunder, and if or she shall be unwilling or unable to so act, then my brother-in-law, John Fritz, shall act as successor Trustee hereunder. If none of such persons shall be willing or able to so act, then a majority of the adult beneficiaries not under disability then receiving the income from the Trust Estate may appoint a successor by an instrument in writing lodged with the Trustee, having endorsed thereon the acceptance of such successor. Any Trustee resigning hereunder shall convey, assign and deliver to the successor so appointed all property then held hereunder, and the receipt of the successor Trustee so designated shall be a full and complete acquittance and discharge of the resigning Trustee. Provided, however, that the adult income beneficiaries shall not appoint as a successor Trustee any corporate trustee unless the same is a trust company registered to do business in the United States, with capital and surplus in excess of \$ 500 million.
- 12.2 Every successor Trustee shall have all of the rights, powers, titles, discretions, and immunities herein granted to the original Trustee. No successor Trustee shall be personally liable for any act or failure to act of any predecessor Trustee, and a successor Trustee may accept the account rendered and the property delivered to such successor Trustee by a predecessor Trustee as a full and compete discharge to the predecessor Trustee, without incurring any liability or responsibility for so doing (but conditioned on securing the approval of the person(s) appointing him, her or it, as to any successor Trustee not herein specifically named).
- 12.3 If any acting Trustee hereunder is a corporate trustee, and such trustee shall merge or consolidate with any other corporation, or shall reorganize or reincorporate, the corporation so formed, or succeeding to the business of such trustee, shall become the Trustee hereunder.

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ARTICLE XIII

13.1 The Settlor reserves the following rights, powers and privileges to the Settlor during the Settlor's lifetime: to collect, have, use and enjoy all the rents, issues and profits of any real estate which is contained in the trust in the same manner as if the Settlor were the owner in fee simple thereof; to use, occupy, manage, control, improve and lease such real property, or any part thereof, in any manner and for any purposes; to sell, or mortgage such real estate, or any part thereof, and to receive the proceeds from such sales, mortgages or other disposition of such premises; and the Trustee shall be subject to no liability for any loss to the Trust Estate occasioned by any act or omission by the Settlor; and the Trustee shall be subject to no liability, either to the Scttlor, the Settlor's heirs, successors, personal representatives or assigns, to beneficiaries or to any other person, firm or corporation for any loss to the Trust Estate occasioned by any act or omission of the Settlor with respect to Remainder of Page Intentionally Left Blank] any such real estate.

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IN WITNESS WHEREOF, the Settlor has hereunto set her hand and seal, and the Trustee has caused these presents to be signed and sealed, as of the day and year first above written.

DATED: August 3, 2010

SETTLOR:

TRUSTEE:

Witness:

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, the State aforesaid, DO HEREBY CERTIFY DANA C. LOW is personally known to me to be the individual described in and who executed the foregoing inscrument as Settlor and as Trustee, and that she acknowledged that she executed the same, and in due form of law acknowledged the foregoing instrument to be her free and voluntary act and deed, and desired that the same be recorded a

My Commission Expires 11/20/2012 Notary Public

Official Seal James Paul Valancius Notary Public State of Illinois

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EXHIBIT A

Dispositions During Settlor's Lifetime

During the Settlor's lifetime, the Trustee shall pay all of the income of the Trust Estate in convenient installments to the Settlor or otherwise as the Settlor may from time to time direct in writing, and also such sums from principal as the Settlor may request at any time in writing.

If at any time the Settlor is unable to manage his or her own affairs the Trustee may use such sums from the income and principal of the Trust Estate as the Trustee deems necessary or advisable for the care, support, and comfort of the Settlor and any persons dependent upon the Settlor, or for any other purpose the Trustee considers to be in the best interests of the Settlor, adding to the principal any income not so used.

For purposes of this Agreement, the Settlor shall be considered to be unable to manage his or her affairs if the Settlor is under a legal disability; or in the sole judgment of the Settlor's physician, by reason of illness or mental or physical disability, is unable to give prompt and intelligent consideration to financial matters; and the Trustee or any successor Trustee may rely upon written notification of such determination.

A. <u>Dispositions Upon the Sectlor's Death</u>. The Trustee shall pay from the Trust Estate principal the Settlor's funeral expenses, claims allowable against Settlor's estate, costs of administration (including ancillary), and federal and state estate taxes assessed by reason of Settlor's death, except that the amount, if any, by which such estate taxes shall be increased as a result of the inclusion of property over which the Settlor may have a power of appointment shall be paid by the person(s) holding or receiving that property. Assets or funds otherwise excludable in computing federal estate taxes shall not be used, and life insurance proceeds shall be used only to the extent that other assets are not available. The Trustee may make payment directly to the personal representative of the Settlor's estate, as the Trustee deems advisable.

Interest and penalties concerning any tax shall be paid and charged in the same manner as the tax. No compensatory adjustments shall be made for administration expenses allowed as federal income rather than estate tax deductions.

- B. <u>Division of Trust Estate</u>; <u>Termination of Trust</u>. The Trustee shall, as of the date of the death of the Settlor, hold and/or divide the Trust Estate and any property added thereto under the Settlor's last will and testament (after payment of the debts and expenses authorized above) as follows:
- (1) If my sister, Bonnie Edna Low-Fritz shall survive me, then 100% of my Trust Estate shall pass to her.
- (?) If my sister, Bonnie Edna Low-Fritz shall not survive me, then in such event I direct that all of the assets of the Trust Estate shall be held and distributed for the benefit of all of children of my sister, Bonnie Edna Low-Fritz, namely Benjamin Richard Fritz, presently age 10, and Gwynneth Sanger Low Fritz, presently age 7, and any such children that may be born hereafter (referred to perein individually as 'Child' and collectively referred to as the "Children"), as follows:
 - (a) Upon my death, I direct my Trustee to pay to or apply for the benefit of the Children all of the net income from the trust principal in at least quarterly installments in such shares and proportions as my Trustee, in his sole discretion, shall establish, primarily for the following purposes, taking into consideration, as my Trustee finds appropriate, any other income or resources of the Crildren:
 - 1. the support and maintenance of each of the Children;
 - 2. the education of each of such Children to whatever level my Trustee shall deem to be in the best interests of such Children; and
 - 3. aiding and assisting any of such Children in case of sickness or extraordinary need.

Furthermore, my Trustee may pay to or apply for the benefit of any or all of the issue of the Children, such of the net trust income as my Trustee shall establish, in his or her sole and absolute discretion, primarily for medical care, maintenance in reasonable comfort, welfare and education of such issue, taking into consideration, as my Trustee finds appropriate, any other income or resources of such issue.

- (b) My Trustee may apply to or for the benefit of any or all of the Children trust principal in such proportions as my Trustee, in his sole discretion, finds necessary from time to time for medical care, education, support and maintenance in reasonable comfort for such Children, taking into consideration, as my Trustee finds appropriate, any other income or resources of such Children. Any just payment to or application of benefits for any Child is to be charged against the entire trust rather than against the ultimate share of a beneficiary to whom or for whose benefit the payment is made.
- (c) After my death and when no living Child is under the age of twenty-one (21) years, I direct my Trustee to divide this trust as then constituted into equal separate shares so as to provide one share for each then living Child and one share for each deceased Child who leaves issue then living.

Each share shall then be distributed or retained in trust as provided herein.

- (d) After division into separate shares as directed under Paragraph (c) above, I direct my Trustee to pay to or for the benefit of a living Child all the net income from each share provided for such Child in convenient installments until the share is completely distributed as herein provided. My Trustee may pay to or apply for the benefit of such Child such amounts of principal of his or her share, in addition to income, as in his sole discretion may be necessary or desirable for the following purposes, taking into consideration, as my Trustee finds appropriate, any other income or resources of the Child:
 - 1. the support and maintenance of each of such Child;
 - 2. the education of each of such Child, to whatever level my Trustee shall deem to be in the best interests of the Child; and
 - 3. aiding and assisting such Child in case of sickness or extraordinary need.
- (e) After division into shares under Paragraph (c) and when a Child attains the age of twenty-five (25) years, I direct my Trustee to distribute to each such Child one-third of the principal of his or her share as then constituted. When such Child attains the age of thirty (30), I direct my Trustee to distribute to such child one-half (1/2) of the principal of his or her share as then constituted. When such child attains the age of thirty five (35) years, I direct my Trustee to pay such Child the balance of his or her share.

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I direct my Trustee to pay a Child who has attained the age of at least twenty-five (25) years at the time this trust is divided into separate shares pursuant to Paragraph (c), one-third (1/3) of his or her share. I direct my Trustee to pay a Child who has attained the age of at least thirty (30) years at the time this trust is divided into separate shares under Paragraph (c), two-thirds (2/3) of his or her share. I direct my Trustee to pay a Child who has attained the age of at least thirty-five (35) years at the time this trust is divided into separate shares under Paragraph (c), all of his or her share.

(f) After division into shares under Paragraph (c) and upon the death of a Child before his or her share has been completely distributed, the balance shall be distributed per stirpes to his or her then living issue, or in default of such issue, per stirpes to such deceased Child's brothers and sisters.

Provided that if any part of such share would be distributed to a person for whom a trust is then being administered under this trust, that part shall be added to that trust and be administered and distributed according to the provisions of that trust; except that if that part is to be added to a trust which has been partially distributed, the fraction of the last distribution is to be distributed and the balance added to the trust

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EXHIBIT B

Schedule of Assets

1. All of my right, title and interest in and to the real estate legally described as follows:

Lot 30 in Block 2 in Haynes and Sporrow's Argyle Park Addition to Ravenswood Garden Subdivision of the South ½ of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 Section 12, Township 49 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Address: 2732 West Argyle Chicago, Illinois 60625

P.I.N. 13-12-408-027-0000

- 2. All of my right, title and interest in and to any and all of my bank, savings and checking accounts, money market accounts, and mutual fund and brokerage accounts, including but not limited to the following:
 - (A) Account no. 254-73619-11 082 held by Morgan Stanley Smith Barney, 190 South LaSalle Street, Chicago IL.
 - (B) Account no. 254-6832D-18 082 held by Morgan Stanley Smith Barney, 190 South LaSalle Street, Chicago IL.
 - © Account no. 275-09820-1-5 held by Edward Jones & Co., 201 Progress Parkway, Maryland Heights MO.
 - (D) Account no. 150-66915-1-6-142 held by William Blair & Company, 222 West Adams Street, Chicago IL.
 - (E) Account no. 001110011552297 held by J P Morgan Chase Bank, N.A., P O Box 260180, Baton Rouge. LA.