

Draft: - January 3, 2005

**CHARITY BANK TRUST
TRUST AGREEMENT**

THIS TRUST AGREEMENT made in duplicate this ● day of ●, 2005,

B E T W E E N:

VARTANA, a corporation governed by the *Canada Corporations Act*

(hereinafter referred to as the “Settlor”)

OF THE FIRST PART;

- and -

●, a resident of the City of Toronto in the Province of Ontario, ●, a resident of the City of Montreal in the Province of Quebec, and ●, a resident of the City of Vancouver in the Province of British Columbia

(hereinafter referred to as the “First Trustees”)

OF THE SECOND PART.

PURPOSE OF TRUST

1. The Settlor wishes to hereby establish a charitable trust which shall be operated exclusively for charitable purposes. The purpose of the trust is to hold the Trust Property, including the Special Trust Property, for exclusively charitable purposes. The Trustees are obliged to subscribe for and acquire the Special Trust Property and to hold it in perpetuity or until [Charity Bank] is dissolved or wound up or its existence is otherwise terminated.

SETTLEMENT AND ACCEPTANCE OF THE TRUST.

2. The Settlor hereby settles the Initial Gift upon the First Trustees. The First Trustees acknowledge receipt of the Initial Gift and, by joining in the execution of this document, signify their acceptance of this Trust and the duties and obligations as Trustees. It is expressly stipulated that the Initial Gift is subject to a condition that it be held for a period of ten years, except that the Trustees may encroach upon it to the extent permitted under the Income Tax Act for enduring property, as defined therein and so long as and to the extent that it has not been used to acquire the Special Trust Property.

TRUST IS IRREVOCABLE.

3. This Trust shall be irrevocable by the Settlor.

NAME OF TRUST

4. Unless and until changed by the Trustees, the name of this Trust shall be “CHARITY BANK TRUST”.

INTERPRETATION

5. In this Trust and in any supplemental or ancillary instrument unless the context requires otherwise:

- (a) “Charitable Person” means any exclusively charitable institution, foundation, corporation, organization or unincorporated association that is a registered charity under the Income Tax Act.
- (b) “Income Tax Act” or any reference to a specific provision thereof, means the *Income Tax Act*, R.S.C. 1985 c.1 (5th Supp.) and the regulations thereto as amended from time to time, or any legislation of the Parliament of Canada from time to time in force of like or similar effect;
- (c) “Initial Gift” means the Two Hundred Dollars (\$200) in lawful money of Canada settled by the Settlor on the First Trustees;
- (d) “Legal Personal Representative” means:
 - (i) if an individual is incapable of managing his or her own property:
 - (A) the attorney appointed and acting under a continuing or durable power of attorney for property;
 - (B) the guardian of property of such individual duly appointed by a court of competent jurisdiction; or
 - (C) the statutory guardian of property of such individual;
 - (ii) if an individual is deceased, the executor appointed under and acting pursuant to the individual’s last Will and Testament or the person appointed by a court of competent jurisdiction to administer the estate of the deceased individual, and provided if the deceased individual had more than one last Will and Testament naming different persons as executors, then the executor appointed under and acting pursuant to the last Will and Testament which refers to this Trust or which governs any interest in this Trust;
- (e) “Special Trust Property” means the one common share in the capital of [Charity Bank] subscribed for by the Trustees with the proceeds of the Initial Gift and issued by Charity Bank to the Trustees immediately following the settlement of this Trust, as well as any property that is a share in the capital of Charity Bank and that has been substituted for such one common share, or substituted for any such substituted share, and so on;

- (f) “Trust” means this Trust Agreement and the trusts constituted by it, as the context requires;
- (g) “Trust Property” means collectively the Initial Gift, the Special Trust Property and all other property, real or personal which at any time during the continuance of the trusts hereof may be assigned, transferred or appointed to the Trustees and which the Trustees may be willing, but shall not be compelled, to accept and hold upon the trusts set out in this Trust, all property which may at any time be substituted therefor, and all capital accretions to and all income from such property, but excluding all property which has been paid or distributed therefrom (whether out of income or capital) in the normal course of administration or pursuant to the provisions of this Trust;
- (h) “Trustee Act” means the *Trustee Act*, R.S.O. 1990, c.T.23 as amended from time to time;
- (i) “Trustees” means the First Trustees and any other trustee or trustees appointed as trustees pursuant to this Trust and “Trustee” means any one of the Trustees.

ADDITIONS TO TRUST PROPERTY

6. If the Trustees consent, the Settlor or any other person (whether in his or her personal capacity or in his or her capacity as a Trustee), firm, association, syndicate, company or corporation, may from time to time during the currency of this Trust convey, transfer or assign by deed, will or testamentary or *inter vivos* trust or in any other manner, any real, personal or mixed property to the Trustees to become part of the Trust Property and such additional property so conveyed, transferred or assigned shall become and be subject to the terms and conditions herein set forth to the same extent and effect as if originally included in the Trust Property.

For greater certainty, the Trustees are specifically authorized to receive donations or contributions and are also authorized to receive donations or contributions which are subject to a trust or direction that the donations or contributions, or property substituted therefor, are to be held by the Trustees permanently or for a minimum term of years as an endowment for the purposes of gaining or producing income therefrom.

REQUIREMENTS IN REGARD TO THE SPECIAL TRUST PROPERTY

7. The Trustees are directed to subscribe for and acquire the Special Trust Property with the proceeds of the Initial Gift as soon as it is possible to do so after the settlement of this Trust. The Trustees shall not dispose of, transfer or encumber in any manner whatsoever the Special Trust Property prior to the dissolution or winding up of or other termination of the existence of [Charity Bank]. The Trustees shall not have a duty to dispose of, transfer or encumber and shall not be compelled by any beneficiary or by any Court to dispose of, transfer or encumber the Special Trust Property for any reason including because of yield or lack thereof or lack of diversity. No provision of this Trust shall be interpreted to permit or require the Trustees to dispose of, transfer or encumber the Special Trust Property prior to the dissolution or winding up of or other termination of the existence of Charity Bank.

USE OF TRUST PROPERTY AND DISTRIBUTION OF TRUST PROPERTY

8. The Trust Property shall be set aside and kept invested by the Trustees, in perpetuity, and the Trustees shall, subject to the provisions of paragraph 7 hereof, distribute or apply all or any part of the capital or income of the Trust Property (except such property which has been received subject to a direction that the property or property substituted therefor is to be held permanently or for a minimum term of years by the Trustees as an endowment for the purposes of gaining or producing income therefrom), as the Trustees in their absolute discretion determine, to or for any purpose or purposes which, by law, are exclusively charitable and, without restricting the generality of the foregoing, such purposes shall include:

- (a) relief of poverty;
- (b) advancement of education
- (c) advancement of religion;
- (d) other purposes beneficial to the community.

Further, subject to the provisions of paragraph 7 hereof, the Trustees may also apply the Trust Property or any part of the capital or income thereof for the payment of the incidental expenses and costs of the administration of the Trust and taxes, if any, payable in respect of the Trust.

No provision of this Trust shall be interpreted to permit the Trustees to hold or distribute the Trust Property for purposes other than those which are exclusively charitable.

BANKING ARRANGEMENTS

9. The banking arrangements of the Trust shall be transacted with such banks, trust companies, brokerage firms or other firms or corporations as may from time to time be designated by order of the authority of the Trustees. Such banking business or any part thereof shall be transacted under such agreements, instructions and delegations of powers as the Trustees may from time to time prescribe or authorize.

CHEQUES

10. All cheques, bills of exchange or other orders for the payment of money, notes or other evidence of indebtedness issued in the name of the Trust shall be signed by the Trustees or by such agent or agents and in such manner as shall from time to time be determined by the Trustees. The Trustees or any agent or agents appointed by the Trustees may loan, endorse notes and drafts for collection on account of the Trust through its bankers and endorse notes and cheques for deposit with the Trust's bankers for the credit of the Trust or same may be endorsed "for collection" or "for deposit" with the bankers of the Trust by using the Trust's rubber stamp for that purpose. The Trustees may arrange to settle balances and certify all books and accounts between the Trust and the Trust's bankers and may receive all paid cheques and vouchers and sign all the bank's forms or settlement of balance and release or verification slips.

TRUSTEES COMPENSATION

11. The Trustees shall not be entitled to receive any fees for their services in administering this Trust, but all expenses of this Trust or of the Trustees shall be paid by the Trustees from the Trust Property.

POWERS OF THE TRUSTEES

12. In the administration of this Trust and of the Trust Property, the Trustees shall have all powers and authorities necessary or available to carry out the purposes of this Trust and, without limiting the generality of the foregoing, shall have the following powers and authorities, all subject, however, to the conditions that no power or authority shall be exercised or action conducted by the Trustees in any manner or for any purpose which may not be exercised or conducted by the Trustees of a public foundation that is a registered charity under the provisions of the Income Tax Act or other applicable legislation and regulations as they now exist or may hereafter be amended and that the requirements set out in paragraph 7 hereof in respect of the Special Trust Property be at all times observed:

(a) Investment Powers

- (i) To hold the Trust Property in trust and subject to paragraph (a)(ii), keep the same invested in such investments as the Trustees may in their absolute discretion consider advisable, without being limited to investments authorized by law for the investment of trust funds, and any real, personal or mixed property conveyed, transferred or assigned to the Trustees pursuant to Paragraph 2 or 6, above, may be retained by the Trustees in its original form or the Trustees may sell or convert the same and the monies realized from such sale or conversion in such investments as are authorized herein.
- (ii) To invest and manage the Trust Property as a prudent investor would, in light of the purposes, terms, distribution requirements, and other circumstances of the Trust Property and the provisions contained in this Trust, including the provisions relating to the Special Trust Property. In addition the Trustees shall:
 - (A) conform to fundamental fiduciary duties of loyalty and impartiality; and
 - (B) incur only costs that are reasonable in amount and appropriate to the investment responsibilities of the office of Trustees hereunder.
- (iii) The Trustees shall not be liable for any loss that may happen to the Trust Property in connection with any investments made by them with honesty and in good faith.

(b) Investment Counsel

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In addition to and not by way of restricting the general investment powers of the Trustees, the Trustees shall be authorized to engage the services of one or more investment managers, portfolio managers, and/or investment advisors as they from time to time think fit (hereinafter the "Investment Advisor"), to advise the Trustees in respect of the investment and reinvestment of the Trust Property, with power to the Trustees to delegate to the Investment Advisor discretion to manage all or any part of the Trust Property (other than the Special Trust Property) within the limits and for the period stipulated in any such delegation and the Trustees shall be entitled to determine the terms and conditions for the remuneration of the Investment Advisor and the reimbursement of the Investment Advisor's expenses as the Trustees in their absolute discretion deem proper, provided that such compensation shall be reasonable and at rates not exceeding those charged by the Investment Advisor in comparable situations.

The Trustees shall incur no liability for any action taken, as a consequence of following the advice of the Investment Advisor, however communicated, or for any loss resulting from the delegation of discretion to the Investment Advisor, provided that the Trustees acted honestly, reasonably and in good faith in taking any such action or in effecting any such delegation of discretion, as the case may be.

(c) Disposition of Property

To sell, transfer, assign, exchange, convey, mortgage, lease, grant options with respect to or otherwise dispose of the whole or any part of the property, securities or investments from time to time constituting the Trust Property in any manner and at any price and upon such terms and conditions as the Trustees shall in their unfettered discretion determine and the Trustees shall not be bound to secure the consent or approval of any person, official, authority, tribunal or court whomsoever or whatsoever.

(d) Shares and Other Securities Held by Trust

To exercise all voting powers attaching to and all rights incidental to the ownership of stocks, shares, bonds or other securities and investments and property held as part of the Trust Property, and to delegate their discretionary powers in respect thereof; to sell or exercise any subscription rights and to exercise options, conversions, privileges or rights to subscribe for additional securities attaching to any securities held as part of the Trust Property from time to time and in connection with the exercise of subscription rights, to use moneys of the Trust Property for such purpose, to enter into any agreements in respect of the ownership of stocks, shares, bonds or other securities which at any time form part of the Trust Property, to consent to, participate in or join in any plan, dissolution, merger, consolidation, arrangement or sale with respect to any corporation the stocks, shares, bonds or other securities of which at any time form part of the Trust Property; to authorize the sale of the assets or undertaking or a substantial portion of the assets or undertaking of any such corporation; to vote for the election of one or more of their nominees to any executive office or to membership on any board of directors or executive or other

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committee of any such corporation, and to serve in any such office or on any such board or committee; and generally to act in respect of such securities and investments as fully and effectually from time to time as if the same were not Trust Property, but always for the benefit of the Trust Property and the trusts hereby created.

(e) Lending and Guarantees

To make advances or loans (upon any security which the Trustees shall in their unfettered discretion determine sufficient or without security) to any Charitable Person, or to guarantee the contracts, debts or liabilities of, or to otherwise assist any Charitable Person and to give security on all or any part of the Trust Property for any liability so incurred.

(f) Professional Assistance

To employ and pay for such professional, expert, specialized or other assistance as the Trustees may deem requisite in the discharge of their duties as Trustees.

(g) Act on Professional Advice

To act on the opinion or advice of or information obtained from any lawyer, barrister, solicitor, accountant, financial adviser, valuer, surveyor, broker, auctioneer or from other experts and professional persons, and the Trustees shall not be responsible for any loss, depreciation or damage occasioned by acting, or not acting, in accordance therewith.

(h) Determination of Questions

To determine all questions and matters of doubt which may arise in the course of the management, administration, realization, liquidation, partition or winding up of the Trust Property.

(i) Legal Proceedings

To institute and defend proceedings at law and to proceed to the final determination thereof or compromise the same as the Trustees shall in their unfettered discretion determine to be advisable.

(j) Situs of Assets

To hold the Trust Property or any part or parts thereof at any place or places and to move the same from time to time from place to place inside or outside Ontario.

(k) Cash Deposits

To deposit any cash funds forming part of the Trust Property at any time in any chartered bank or trust company duly registered to carry on the business of a chartered bank or trust company in Canada.

(l) Registration of Title

Whenever for any reason it shall become necessary, advisable or expedient in the opinion of the Trustees to register or otherwise record the ownership, right, interest or title of this Trust of, in or to any asset forming part of the Trust Property, to register or otherwise record such ownership, right, interest or title in the name of any nominee approved by the Trustees to act as nominee for and on behalf of this Trust.

(m) Execution of Instruments

The Trustees may designate one or more of their number or any other person or persons from time to time, to execute contracts, documents, instruments, promissory notes, commercial instruments, receipts, cheques, drafts, orders for payment of money, notes, acceptances, bills of exchange, or other paper writings required to be executed on behalf of the Trust and any such documents so executed shall be valid and binding upon the Trust without further authorization or formality.

(n) Other Acts

To do any other act or acts which will advance the exclusively charitable purposes of the Trust.

TRUSTEES APPOINTMENT, RETIREMENT & REPLACEMENT

13. **Court Approval not Required.** The Trustees and each of them may resign, be removed and be appointed as provided in this Article. The resignation or removal of the Trustees or any of them and the appointment of a new Trustee or Trustees hereunder shall be effective and binding on all persons interested without the necessity of obtaining any order or judgment of any court of competent jurisdiction.

14. **Resignation.** The Trustees or any of them may resign on giving not less than 30 clear days written notice of resignation to the Settlor or on such shorter period of notice as the Settlor will accept as sufficient. If the person wishing to resign is then the sole remaining Trustee, subject to any effective appointment under Paragraph 17, such Trustee may resign on appointing by instrument one or more persons to serve in the office of Trustee in the place and stead of the Trustee.

15. **Incapable Individual Trustees.** An individual Trustee shall cease to be a Trustee ipso facto if:

- (a) such Trustee is incapable of managing his or her own property; or
- (b) the Trustee becomes subject to any proceedings under any bankruptcy or insolvency laws applicable to him or her.

16. **Incapable Corporate Trustees.** A corporate Trustee shall cease to be a Trustee ipso facto if it is adjudged bankrupt or insolvent or it enters into liquidation or dissolution whether compulsory or voluntary, not being merely a voluntary liquidation for the purposes of amalgamation or reorganization.

17. **Appointing New Trustees.** The Trustees then in office shall be entitled by revocable or irrevocable instrument to appoint any one or more persons to be a Trustee which appointment may be immediate, postponed or contingent on the happening of an event or on the lapse of time. Any vacancy occurring in the office of Trustee for any reason including as a result of the death, resignation or removal of a Trustee, shall be filled as follows:

- (a) such vacancy shall first be filled in accordance with any instrument of appointment previously executed and then still in effect;
- (b) in default of such instrument or insofar as the same is void or shall not extend or take effect, the remaining Trustees then in office may by instrument appoint any one or more persons to fill such vacancy; or
- (c) if there is no Trustee then in office, the last Trustee in office or such Trustee's Legal Personal Representative, may by instrument appoint any one or more persons to fill such vacancy;

18. **Vacancy does not have to be Filled.** For the avoidance of doubt, so long as there is at least one Trustee then in office, it shall not be necessary to fill any vacancy in the office of Trustee and the surviving and continuing Trustee or Trustees may exercise all powers reposed in the Trustees by this Trust Agreement or by law.

19. **Increase Number.** The Trustees may from time to time, by instrument in writing agreed to by a majority of the Trustees then in office as such, increase the number of Trustees.

20. **Removal of Trustees.** At any time when there are three or more Trustees, a Trustee may be removed from office by an instrument signed by all the other Trustees, to be effective on the date that notice thereof has been given to such Trustee at such Trustee's last known address or on such later date specified in such instrument and such other Trustees shall not be required to disclose a reason for such removal.

21. **Trustees' Accounts.** Upon the resignation or removal of a Trustee, such Trustee shall be entitled to be reimbursed out of the Trust Property for all expenses incurred by such Trustee in connection with the settlement of such Trustee's account as Trustee. The continuing and/or successor Trustee or Trustees shall be authorized to approve and settle the accounts and expenses of any Trustee who resigns or is removed and any such approval and settlement shall be conclusive and binding upon all persons who have or may have an interest in this Trust without the necessity of an audit by a court of competent jurisdiction of the accounts of the Trustee so resigning or removed.

22. **Vesting in New Trustees.** Every person appointed as a Trustee shall, immediately upon appointment, be invested with the Trust Property and with all the trusts, powers and authorities contained in this Trust with the remaining Trustee or Trustees without further assignment, transfer or conveyance of any kind or any order of any court of competent jurisdiction provided that if requested to do so, any Trustee who has retired, resigned or been removed shall execute all instruments and do all acts necessary to vest title to the Trust Property in the remaining and/or successor Trustee or Trustees.

23. **Successor not required to Examine Books.** A successor Trustee shall not be required to examine, question, verify or audit the books, records or accounts with respect to the administration of this Trust prior to the appointment of such successor Trustee.

24. **Residence of Trustees.** Notwithstanding the provisions of subsection 3(1) of the Trustee Act or any other statutory provision from time to time in force of like or similar effect applicable to this Trust, no person who is a Trustee, whether original, substituted or additional, shall be required to remain in or be a resident of any particular Province of Canada, but shall be required to be a resident of Canada within the meaning of the Income Tax Act.

25. **Appointment of Separate Trustees.** Without limiting any other power given under this Trust, the Trustees may by instrument referring to this Paragraph appoint a separate Trustee or separate set of Trustees any part of the Trust Property (other than the Special Trust Property) distinct from those relating to any other assets comprising the Trust Property. For the avoidance of doubt the separate Trustee or separate set of Trustees shall have the same powers and shall be subject to the same terms and conditions when administering such assets as the Trustees have under this Trust.

LIABILITY OF TRUSTEES

26. No Trustee shall be held liable for acts or omissions made honestly and in good faith unless he or she was grossly negligent in his or her actions or omissions.

TRUSTEE'S INDEMNITY

27. It is understood and agreed that the Trustees of this Trust (including successor Trustees) shall be deemed to have assumed the office of Trustee on the express understanding and agreement and condition that each Trustee and each Trustee's heirs, Legal Personal Representative(s), and assigns shall have the benefit of the indemnifications contained in this paragraph. Each Trustee and each Trustee's heirs, Legal Personal Representative(s) and assigns, shall from time to time, and at all times, be indemnified and saved harmless out of the Trust Property, from and against all claims, including costs, charges and expenses in connection therewith, whatsoever which are brought, commenced or prosecuted against them or any of them for or in respect of any act, deed, matter or thing whatsoever made, done, permitted by such Trustee to be done, or omitted in or about the execution of the duties of the office of Trustee, and also from and against all other costs, charges and expenses which they or any of them sustain or incur in or about or in relation to the affairs and the administration of the Trust, provided that the Trustee has acted honestly and in good faith. The Trustees and each of them shall not be liable for any error in judgment.

AMENDMENT

28. Except for the provisions of paragraph 7 hereof, this Trust Agreement may be amended or modified from time to time by the Trustees whenever necessary or advisable for the more convenient or efficient administration of this Trust or to enable the Trustees to carry out the purpose of this Trust more effectively but no such amendment or modification shall alter the intention of the Settlor that this Trust be operated exclusively for charitable purposes and no amendment or modification shall be permitted which would entitle the Minister of National Revenue or his or her successor or successors to revoke or deny registration of the Trust as a registered charity within the meaning of Subsection 248(1) of the Income Tax Act or within the meaning of any similar provision of any legislation from time to time in force of like or similar effect.

Every amendment or modification of this Trust Agreement shall be made in writing and shall be signed by each of the Trustees then in office as such.

TERMINATION OF TRUST

29. This Trust shall be irrevocable, but the Trustees may at any time concurrently with or following the winding up or dissolution of or other termination of the existence of [Charity Bank] wind-up or terminate this Trust by instrument in writing, whereupon the Trust Property then remaining shall be paid and transferred to such one or more Charitable Persons as the Trustees in their unfettered discretion determine and in such amounts and in such proportions as the Trustees shall in their absolute discretion determine.

NOTICE

30. Any notice, document or other communication (each being referred to in this paragraph 30 as a “notice”) required or permitted by this Trust to be given to any person shall be in writing and sufficiently given if delivered personally, sent by prepaid courier, mailed by prepaid ordinary or registered mail posted in Canada, or transmitted by facsimile or electronic mail, to such person:

(a) in the case of notice to Vartana:

- Mail address: ●
(residence)
- Telephone no.: ●
- Facsimile no.:
- E-mail Address: ●

(b) in the case of notice to the Trustees:

- Name of Trustee: ●
- Mail address: ●
- Telephone no.: ●
- Fax no.: ●

E-mail Address: ●

Name of Trustee: ●

Mail address: ●

Telephone no.: ●

Fax no.: ●

E-mail Address: ●

Name of Trustee: ●

Mail address: ●

Telephone no.: ●

Fax no.: ●

E-mail Address: ●

or at such other mail, facsimile or electronic mail address as the person to whom such notice is to be given shall have last notified the person giving the notice in the manner provided in this Paragraph. Any notice delivered personally shall be deemed to have been given and received on the day of such personal delivery. Any notice sent by prepaid ordinary or registered mail shall be deemed to have been given and received on the 5th day after the day of deposit in a Post Office or public letter box in Canada, except that in the case of disruption in postal service, notice must be given by means other than mail. Notice transmitted by facsimile shall be deemed to have been given and received on the first day after transmission. Notice transmitted by electronic mail shall be deemed to have been given and received on the day that the sender receives confirmation by electronic mail or otherwise of receipt by the addressee of same.

PROPER LAW

31. This Trust shall be governed by the laws of the Province of Ontario, Canada which is the proper law of this Trust. The Trustees may by instrument at any time and from time to time, change the governing law of this Trust or any one or more trusts created by it, to any other provincial jurisdiction in Canada and unless the Trustees otherwise provide in the instrument, from the effective date of any such instrument the proper forum of the administration of this Trust or such trust or trusts shall be the courts of such other provincial jurisdiction provided that this Trust shall always be irrevocable by the Settlor. The Trustees do not have to treat the various possible beneficiaries of this Trust impartially when exercising the foregoing power.

RECORDS AND ACCOUNTING

32. The Trustees shall keep or cause to be kept such records and books of account with respect to the Trust Property as in their absolute discretion they deem adequate and to reflect the transactions

and dealings of and the assets and liabilities of the Trust as required under relevant federal and provincial legislation.

COUNTERPARTS

33. This Trust may be executed in any number of counterparts, each of which shall be deemed to be an original but all of which together shall constitute one and the same instrument and delivery of this Trust may be effected by delivery to each party of an originally signed copy or a photocopy, or a facsimile or other electronically transmitted copy of an originally signed copy.

ACCEPTANCE OF TRUST

34. The Trustees hereby accept the Trust hereby constituted upon the terms and conditions herein contained, as evidenced by their signature below.

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IN WITNESS WHEREOF the parties hereto have set their hands and seals as of the ● day of ●, 2005.

SIGNED, SEALED AND DELIVERED)
in the presence of:)

Witness)

Print Name)

Date)

Witness)

Print Name)

Date)

Witness)

Print Name)

Date)

Witness)

Print Name)

Date)

Vartana, Settlor of Charity Bank Trust

●●● Trustee of Charity Bank Trust

●●● Trustee of Charity Bank Trust

●●● Trustee of Charity Bank Trust

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