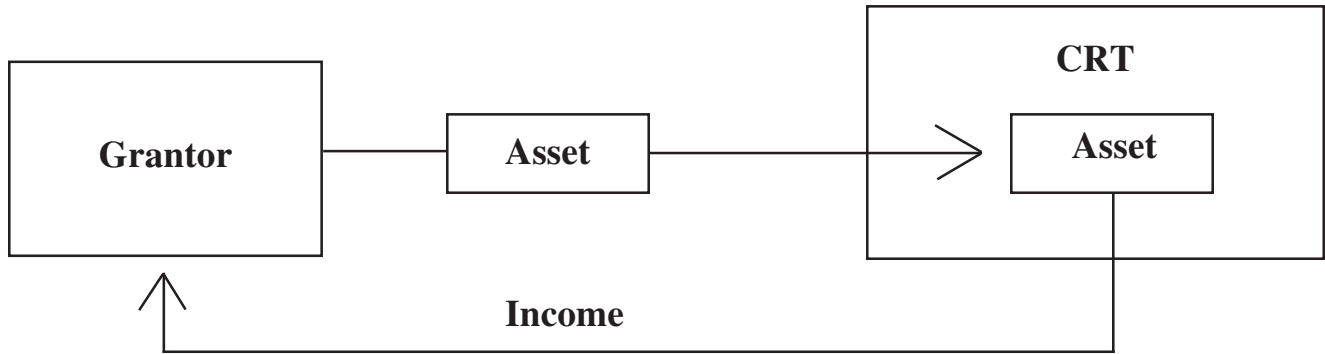


# CHARITABLE REMAINDER TRUST



At a fixed point in time or upon death of Grantor

