

THIRD: The said trustee, or his successor, shall have the power to contract debts for the purpose of said trusts only, on the faith and credit of said trust estate and to secure the payment of same by mortgage, deed of trust, or pledge.

FOURTH: The trust, herein created, shall continue until the first day of January, 1960, and thereupon shall cease and terminate, at which time, the said trustee hereunder, or his successor, shall, by proper deed or deeds, convey the said trust property in fee simple to the said DAVID STEINMAN BERGER and HENRY WEINBERG BERGER, in equal shares, if both be living at that time, and if not, then the whole of the said property shall be conveyed to the survivor, but if both be not living at that time, then the said property shall be conveyed to ERNEST BERGER, their father, and if the said ERNEST BERGER be not living at that time, then the whole of the said property shall be conveyed to the heirs at law of the said DAVID STEINMAN BERGER and HENRY WEINBERG BERGER.

FIFTH: In the event of the death of the trustee, the said ERNEST BERGER, prior to the termination of the said trust, then THE FARMERS AND MECHANICS NATIONAL BANK, of the City of Frederick, in the State of Maryland, or its successor, shall act as trustee hereunder and shall be vested with the title, rights, powers, duties, and obligations herein conferred and provided.

SIXTH: This trust shall continue for the full duration of the term stated herein, and it shall in no event be terminated prior thereto by any proceeding at law or in equity, or by the beneficiaries hereunder or the trustee.

SEVENTH: The said DAVID STEINMAN BERGER and HENRY WEINBERG BERGER shall have no power or authority to sell, mortgage, or otherwise encumber the said trust property during the life of this trust, nor shall they have any power to make any contract with reference to said real and personal property, nor shall said real and personal property or the income therefrom be liable for any debts of the said DAVID STEINMAN BERGER and HENRY WEINBERG BERGER, or either of them, which may be contracted prior to the termination of this trust,