FEDERATION OF ORGANIZATIONS FOR THE
NEW YORK STATE MENTALLY DISABLED, INC.,
COMMUNITY TRUST B

THIS AGREEMENT OF TRUST, dated this 27 day of April, 2004, by and between FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC., a New York not-for-profit corporation, whose principal office is at One Farmingdale Road, Route 109, West Babylon, New York 11704, (hereinafter called "Settlor" or "Federation") and Barbara Faron, Doris Wagner, Philip Matcovsky, Harvey Farberman, and Jackie Schweitzer, (hereinafter collectively called "Trustees")

1. ESTABLISHMENT OF TRUST.

The Settlor does hereby irrevocably transfer and deliver to the Trustees the sum of One Hundred Dollars ($100.00), the receipt of which is hereby acknowledged by the Trustees, to have and to hold the same and any cash, securities or other trust property which the Trustees may, pursuant to any of the provisions hereof at any time hereafter, hold or acquire (all of such property hereinafter referred to collectively as the "Trust Estate"), for the uses and purposes and upon the terms and conditions herein set forth.

2. NAME OF TRUST AND TRUST PURPOSE.

A. Name of Trust. This Trust shall be known as the "FEDERATION OF ORGANIZATIONS COMMUNITY TRUST B".

B. Trust Purpose. The express purpose of this Trust is to provide for the collective management and distribution of the Trust
Estate on behalf of eligible beneficiaries for whom trust accounts (hereinafter called "Trust Accounts") are established, (hereinafter called "Designated Beneficiaries") who are disabled as defined in Sec. 614(a)(3) [42 USC 1382c(a)(3)]. The Designated Beneficiaries are the primary object of this Trust, with the interest of FEDERATION, the not-for-profit corporation succeeding to the Trust Estate upon the death of the Designated Beneficiaries being subordinate. This Trust is intended to provide, in the sole and absolute discretion of the Trustees, extra and supplemental items for the care, support, comfort, education and training of the Designated Beneficiaries in addition to and over and above benefits they already receive; are entitled to receive or may receive in the future as a result of their mental retardation or physical, psychological or developmental disability from any federal, state or local government program, agency or department. As provided in Section 5 of this Trust Agreement, the Trustees, in exercising or declining to exercise this discretionary power, shall consider any and all resources of any kind, including government benefits and entitlements, owned by or available to each Designated Beneficiary. Trust principal shall not be subject to any court directed invasion pursuant to the provisions of the New York Estates, Powers & Trusts Law Sec. 7-1.6, or any other statute of New York or any other state of the United States of America. Any net income not so paid shall be added to the Trust Account of the Designated Beneficiary at the end of each fiscal year of the Trust.

Compliance with Federal and State Law. This trust is
established pursuant to, and is intended to comply with the provisions of 42 USC 1396(p)(c)(4)(C) and New York Social Services Law §366(2)(b)(2)(iii)(B) and rules and regulations promulgated thereunder and shall be construed accordingly. The Trustees shall provide to the New York State Department of Social Services and/or the appropriate social services district of the State of New York such notices as are required by statute and regulation.

3. **Trust Accounts**

   A. **Eligible Beneficiaries.** This Trust is open to (individuals) who, by reason of their qualifications, shall be eligible beneficiaries of this Trust.

   B. **Establishment of Trust Accounts.** A Trust Account for an eligible disabled beneficiary shall be established with the assets of an individual, such account to be established solely for the benefit of such individuals by the individual, or by the parent, grandparent, or legal guardian of such individual, or by the court. An individual desiring to establish a Trust Account for an eligible beneficiary or the eligible beneficiary himself or herself (hereinafter called "Sponsor") shall execute an agreement adopting the terms of this Trust (hereinafter called "Sponsor Agreement"). The Trust shall become effective with respect to such beneficiary upon execution of the Sponsor Agreement by the Sponsor and two or more of the Trustees. The Trustees in their discretion have the authority to decline or accept a Sponsor Agreement presented to them by a proposed Sponsor. Upon acceptance, a Trust Account shall be established for the Designated Beneficiary named in the Sponsor
Agreement which shall thereafter be held and administered in accordance with this Trust Agreement. By executing a Sponsor Agreement, a Sponsor agrees to be subject to all terms and conditions of this Trust Agreement, including any amendments hereeto which may be made by the Sponsor and Trustees after the date of execution of the Sponsor Agreement.

C. **Trust Account Beneficiaries.** Each Sponsor Agreement shall designate the beneficiary for whom a Trust Account is established.

D. **Funding.**

1. **Additions to a Trust Account.** The Sponsor, or any other person desiring to make a contribution to a Trust Account, shall have the right at any time to add property acceptable in the absolute discretion of the Trustees to a Trust Account on behalf of a Designated Beneficiary. Such property, upon acceptance by the Trustees, shall become a part of the Trust Estate and shall be held for the benefit of a Designated Beneficiary as set forth herein. Additions to a Trust Account on behalf of a Designated Beneficiary may be made by the Sponsor or other person by any means, including, for example, but not limited to, direct transfers, by naming the Trust as beneficiary under a trust agreement, at death by devise or bequest under a will, or by naming the Trust as beneficiary under an insurance contract, annuity contract or retirement plan.

2. **Acceptance of Property by Trustees.** The Trustees, in their absolute discretion, may decline to accept property which is offered for transfer to a Trust Account, if the Trustees deem the property of a character which is inappropriate for addition to the
Trust Estate. If the Trustees, in the exercise of such absolute
discretion, decide not to accept a transfer of property, they shall
advise the person making such transfer, or the personal
representative of his estate within sixty (60) days after being
notified of the nature of the property to be transferred. If the
property has already been received or registered in the name of the
Trust, the Trustees shall have the right to cancel the transfer of
the property, and the Trustees shall promptly have the property re-
registered and returned to the person making the transfer or the
personal representative of his or her estate. The Trustees shall
have the right to recover from the person or estate all costs of
re-registration.

(3) Trust Account Designation by Transferor. Any person
desiring to make a contribution to the Trust Estate shall designate
the specific Trust Account to which the property is to be
allocated. In the absence of a specific designation, the Trust
Account for which the transferor or his or her spouse is Sponsor
shall be deemed to be the designated Trust Account. If the
transferor or his or her spouse is not a Sponsor of a Trust
Account, the Trustees, in their discretion, shall determine the
Trust Account(s) to which the property shall be allocated or may,
in their discretion, establish a new Trust Account(s) for an
eligible beneficiary to which the property shall be allocated.

B. Minimum Funding. Each Sponsor desiring to establish a
Trust Account for a Designated Beneficiary must agree to make, or
cause to be made on behalf of a Designated Beneficiary, a minimum
contribution to the Trust Account in the amount of Ten Thousand Dollars ($10,000.00) within two (2) years after acceptance of the Sponsor Agreement by the Trustees. Each Sponsor shall make a minimum initial contribution of Five Thousand Dollars ($5,000.00) upon acceptance of the Sponsor Agreement, with the balance to be contributed within said two (2) years. The commitment on the part of the Sponsor to make the minimum contributions required under this Trust Agreement is a condition of the Trustees' acceptance of the Sponsor Agreement. The Trustees shall have the right from time to time to increase or decrease the amount of the minimum total contribution and minimum initial contribution. In the event that a Sponsor has not met the minimum total contribution funding requirement within two (2) years after date of execution of the Sponsor Agreement by the Trustees, the Trustees in their sole discretion, shall have the right to terminate the Trust Account and return the remaining balance in the Trust Account to the person who has made contributions to it or to the personal representative of his or her estate if he or she is not then living.

4. ADMINISTRATION OF TRUST ACCOUNTS.

A. Administration for Exclusive Benefit of Designated Beneficiary. Each Trust Account shall be held for the exclusive benefit of the Designated Beneficiary of that Trust Account during his or her lifetime. The Trustees shall not use assets in a Trust Account for the benefit of other trust beneficiaries or for any purposes not set forth in this Trust Agreement.

B. Joint Management of Trust Accounts. The Trustees are
authorized to pool the resources of all Trust Accounts and
commingle the assets held by them. Each Trust Account shall be
credited with its proportionate share of the net income if any or
debited share of net losses if any, from the Trust Estate. The
term "net income" shall mean the profits and income generated from
investment of pooled investments less losses and expenses generally
attributable to administration of the Trust Estate. Each Trust
Account shall be charged separately with disbursements and
distributions made on behalf of a Designated Beneficiary, or
directly attributable to that Trust Account.

C. Segregation of Assets Contributed in Kind.
The Trustees, in their absolute discretion, shall have the
authority to allocate assets received by them in kind solely to the
Trust Accounts for which the assets have been contributed. In such
cases, only the Trust Account in question shall be credited or
charged with its share of income, profits, gains and losses derived
from such segregated assets. The Trustees, in their sole
discretion, shall have the right to charge the Trust Account for
administrative services and expenses attributable to such
segregated assets in addition to general administrative services
and expenses.

D. Accounting. At least as often as annually, the Trustees
shall submit to the Sponsor of the Trust Account an accounting of
the transactions for the Trust Account. After the death of the
Sponsor, except where the Sponsor is the Designated Beneficiary,
the Trustees may designate another interested family member to
receive the accounting for the Trust Account. At least as often as annually, the books and records of the Trust shall be audited by a certified public accounting firm. A copy of such annual audited account shall be sent to the Attorney General of the State of New York, the Commissioner of the Department of Social Services of the State of New York and to such other person to whom an annual audited account must be furnished pursuant to an order of a court having jurisdiction over the account of a Designated Beneficiary.

5. DISPOSITIVE PROVISIONS: DURING THE LIFETIME OF THE DESIGNATED BENEFICIARY.

A. Distributions on Behalf of a Designated Beneficiary. During the life of the Designated Beneficiary, the Trustees shall use, apply or expend as much of the net income and principal of the Trust Account for the direct benefit of the Designated Beneficiary of the Trust Account as the Trustees, in their sole and uncontrolled discretion, shall deem advisable for care, support, comfort, welfare, education or training of the Designated Beneficiary, to supplement the benefits that the Designated Beneficiary otherwise receives as a result of his or her disability or medical need from any federal, state or local government, agency or department, any of which provide services or benefits to disabled or medically needy persons. Without intending to limit the foregoing, but subject to the limitations on the exercise of discretionary authority set forth in this Agreement, the following is expressly included among the categories of permissible disbursements for the benefit of the Designated Beneficiaries:
(1) Payments for any service or benefit provided by an agency affiliated with FEDERATION, including the residential center at which a beneficiary may reside for his or her support and maintenance, notwithstanding any conflict of interest that may exist by virtue of any relationship between the Trustees and such residential center.

(2) Reimbursement of out-of-pocket expenses incurred by FEDERATION or any other advocate or advocacy group for service rendered on behalf of a Designated Beneficiary.

(3) Payment of any tax liability of the Designated Beneficiary attributable to any taxable income generated by income of the Trust Estate.

B. Limitations on Discretionary Authority. Anything to the contrary herein notwithstanding, no income or principal of a Trust Account shall be paid or expended for the benefit of a Designated Beneficiary as long as there are sufficient monies available to the Designated Beneficiary for his or her care, medical care, support, comfort, welfare, education and training from federal, state and local governments, agencies and departments. The Trustees, in exercising or declining to exercise this discretionary power, shall consider any and all resources of any kind, including government benefits and entitlement, owned by or available to each Designated Beneficiary. Trust principal shall not be subject to any court directed invasion pursuant to the provisions of the New York Estates, Powers and Trusts Law Sec. 7-1.6, or any other statute of New York or any other state of the United States of America. Any
net income not so paid shall be added to the Trust Account of the
Designated Beneficiary at the end of each fiscal year of the Trust.
It is the intent under this Trust Agreement that the Trustees in
the administration of the Trust shall not exercise any
discretionary powers herein granted to them in any manner which
would disqualify a Designated Beneficiary from qualifying for
federal, state or local government benefits or programs which a
Designated Beneficiary may be entitled to receive on account of his
or her disability or medical condition, unless the Trustees
determine otherwise in the best interests of the Designated
Beneficiary, notwithstanding the consequent loss of such benefit,
and other provisions of this Trust Agreement shall be subordinate
to such intent and purpose. The determination of the Trustees with
respect to the necessity for and the amounts of any payments to or
for the benefit of any Designated Beneficiary pursuant to the terms
of this Agreement concerning the discretion of the Trustees shall
be conclusive on all person in any manner interested in any Trust
Account created pursuant to this Agreement except to the extent
that the exercise of such discretion shall limit the State’s
ability under statute and regulation to protect its remainder
interest.

D. Additional Limitations on Discretionary Authority Where
Trustee is Contributor. No Trustee shall exercise or join in the
exercise of any discretionary authority granted under this Trust
Agreement over any Trust Account to which he has made a
contribution. Whenever the exercise of any such power is under
consideration, the Board of Trustees insofar as it concerns said consideration shall consist only of the remaining Trustees.

D. Binding Effect of Trustees' Determinations. The exercise or non-exercise of any discretionary power granted hereunder to the Trustees and all actions taken by them with respect to making distributions hereunder shall be final and binding upon all persons except to the extent that the exercise of such discretion shall limit the State's ability under statute and regulation to protect its remainder interest.

6. PAYMENTS AND REIMBURSEMENTS.

A. Payment of Designated Beneficiary's Estate Administration Expenses. After the death of the Designated Beneficiary, the Trustees, if in their discretion they deem it advisable, may pay all or any part of the Designated Beneficiary's reasonable Trust estate administration expenses (including federal and state taxes, accounting, court, attorneys' and filing fees) associated with the terminating the Trust Account from his or her Trust Account, to the extent that such expenses have not otherwise been adequately provided for.

B. Reimbursement of Certain Income Taxes.

Notwithstanding anything to the contrary provided herein, during the lifetime of the Designated Beneficiary the Trustees are authorized to reimburse the parent or parents of the Designated Beneficiary out of trust funds for any and all federal, state and municipal income taxes which such parent or parents may be required
to pay because payments of trust income to or on behalf of any Designated Beneficiary which are treated as income to such parent or parents because such payments are deemed to be in discharge of such parent or parents' legal obligation to support any Designated Beneficiary.

7. **Dispositive Provisions After Death of Designated Beneficiary.**

A. **Amounts to Remain in the Trust.** After the payment of the Designated Beneficiary's Trust estate administration expenses, if any, as provided above, the Trustee shall retain in the Trust such amounts remaining in the Designated Beneficiary's account, said amounts to be available solely for the benefit of other individuals who are disabled and which are not paid out as provided in subparagraph B.

B. **Election to Distribute Amounts to Others.** To the extent that amounts remaining in the Designated Beneficiary's account upon the death of the Designated Beneficiary are not retained by the Trust, the Trustee shall pay the State of New York from such remaining amounts in the Trust Account an amount equal to the total amount of medical assistance paid on behalf of the Designated Beneficiary under the State Medicaid plan. The Trustee shall pay such sums after payment of Trust estate administration expenses. If there are any sums remaining, the Trustees shall distribute the remainder of the Trust Account to FEDERATION for itself. Said distribution shall be used by the Board of Directors or other governing body of FEDERATION for their charitable purposes. In the event that FEDERATION is not in existence at the date of
distribution, the Trustees shall distribute that portion of the Trust Account that would otherwise have been distributed to or for such organization to its successor organization which, in the opinion of the Trustees, exemplifies the purposes for which FEDERATION was established.

8. TRUSTEES.

A. Identification of the Initial Trustees. The initial Trustees have been selected by FEDERATION. The names and addresses of the initial Trustees are as follows:

Barbara Faron, _____________________________
Doris Wagner, _____________________________
Philip Matcovsky, ___________________________
Harvey Farberman, __________________________
Jackie Schweitzer, __________________________

B. Number and Qualifications of Trustees. There shall be no less than five (5) Trustees and the number of Trustees shall be fixed by the Board of Directors, or other governing body, of FEDERATION from time to time. Trustees shall not receive any compensation or thing of value for performance of their duties and responsibilities as Trustees except for reimbursement or payment of reasonable and necessary expenses incurred as a Trustee.

C. Appointment of Successor Trustees and Term of Appointment. The initial Trustees shall serve until December 31st of the year of their appointment. All successor Trustees shall be appointed by the Board of Directors, or other governing body, of FEDERATION. Successor Trustees shall be appointed at a meeting of the Board of
Directors, or other governing body, of FEDERATION held at the annual meeting of FEDERATION. Successor Trustees shall serve for a term of one (1) year commencing on January 1st and ending on December 31st of the year following the annual meeting at which they are appointed:

D. Vacancies. In the event of the resignation, removal or inability of a Trustee to act or to continue to act as a Trustee of this Trust, or in the event the number of Trustees is increased as provided for in 8(B) above, the Board of Directors, or other governing body, of FEDERATION shall fill the vacancy thereby occasioned within sixty (60) days of being notified of the vacancy, but in no event later than December 31st of the year in which the vacancy occurs. Such appointment shall become effective immediately upon the action of the Board of Directors, or other governing body, of FEDERATION without obtaining approval from any court having jurisdiction over the Trust. Trustees appointed to fill a vacancy shall serve until December 31st of the year of their appointment.

E. Removal of Trustees. Any Trustee serving hereunder can be removed without cause by vote of 2/3 of the remaining Trustees serving under this Trust Agreement. In the event of such removal, the Board of Directors of FEDERATION shall appoint a successor in the manner provided for in Section 8(C) of the Trust Agreement.

9. INDEMNIFICATION OF TRUSTEES.

A. Indemnification. None of the Trustees shall be liable for any act or omission in the administration of the trust created by this instrument or for the loss or damage to any property.
except for a Trustee's own actual fraud or gross negligence; nor shall they be personally liable for the acts or omissions of each other, or for the acts or omissions of any officer, agent or servant elected or appointed by or acting for them. Upon the expiration of Trustee's service hereunder, the Trustee and his estate shall be automatically released from any liability attributable to his services as Co-Trustee hereunder, except for the Trustee's own actual fraud or gross negligence.

B. Reliance Upon Representations by Others. The Trustees shall be fully protected in acting upon any instrument, certificate, paper or presentation believed by them to be genuine and to be signed or presented by the proper person or persons, and the Trustees shall be under no duty to make any investigation or inquiry as to any statement contained in such writing or representation, but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained.

10. WAIVER OF POTENTIAL CONFLICT OF INTEREST.

The Trustees have a potential conflict of interest in their administration of this Trust since they are, and will be, appointed by the Board of Directors of FEDERATION which potentially has a remaindax interest of its general or specific charitable purposes in all Trust Accounts. In making distributions from the Trust Accounts in accordance with the provisions of this Trust Agreement, it is contemplated that the Trustees may make disbursements directly to FEDERATION on behalf of the Designated Beneficiaries to cover the costs of their support and maintenance. The Trustees are expressly authorized to make such disbursements, subject to the
limitations on authority as set forth in this Agreement. The Sponsors executing Sponsor Agreements are aware of the potential conflicts of interest that exist in the Trustees' administration of the Trust. Any Sponsor executing a Sponsor Agreement to this Trust hereby waives any and all claims against the Trustees on account of self-dealing, conflict of interest or any other act. The Trustees shall not be liable to the Sponsor or any party for any act of self-dealing or conflict of interest.

11. DELEGATION OF AUTHORITY.

A. Delegation Among Trustees. Except as otherwise expressly provided in this Trust Agreement, the Trustees shall have the authority to delegate to one or more Trustees such duties required of them or exercises of discretion granted to them under this Trust Agreement, including, but not limited to, disbursement of funds on behalf of a Designated Beneficiary, selection of investments for the Trust Estate and performance of other administrative duties. Such delegation shall become effective immediately upon approval of the same by the majority of the Trustees. All persons dealing with the Trustees are released from inquiry into the decision or authorities of the Trustees or any one of them and from seeing to the application of any monies, securities or other properties paid or delivered to the Trustees or any one of them or any agent acting on their behalf.

B. Authority to Hire Corporate Custodian. The Trustees shall have the authority, but not the obligation, to hire a fiduciary agent to serve as a Custodian for the trust which is authorized in the State of New York to serve as a Custodian over trust securities.
and assets. The duties of such Custodian may include the safekeeping of securities and other Trust assets, maintenance of Trust records, payment of disbursements and distributions from the Trust.

C. Authority to Hire Investment Counsel and to Delegate Investment Authority. The Trustees shall have the authority, if in their discretion they deem it advisable, to hire an investment advisor or investment counsel on behalf of the Trust, specifically including the right to delegate investment authority to such advisor, who shall be authorized to make investments on behalf of the Trust without requiring prior approval from the Trustees.

D. Payment for Services. The Trustees are authorized to pay the compensation of agents, accountants, custodians, legal and investment counsel, which expenses, together with all other expenses attributable to administration of the Trust Estate, including reasonable administrative fees charged by FEDERATION, shall be charged generally against the Trust Estate. Such expenses shall be allocated to the Trust Accounts in proportion to their relative values or in any other manner deemed appropriate by the Trustees.

12. IRREVOCABILITY OF GIFT AND AMENDMENT OF TRUST.

A. Irrevocable Gift. A Sponsor or other contributor to the Trust shall not be permitted to revoke a Sponsor Agreement or withdraw any funds contributed to the Trust Estate under such Agreement. All funds and assets transferred to the Trustees shall constitute an irrevocable gift by the contributor for the purposes set forth in this Trust Agreement and the Sponsor Agreement.
B. Amendment of Trust. The terms of this Trust Agreement may be amended by vote of 3/4 of the Trustees and shall become effective immediately upon approval of the requisite number of Trustees without action or approval of any court having jurisdiction over the Trust. Notwithstanding the foregoing, the Trustees shall have no power to alter or amend the identity of the Designated Beneficiaries as set forth in the Sponsor Agreements. The Trustees shall have no power to make any amendment that will adversely affect the exempt status of these funds under federal and state law.

13. TRUSTEE POWERS.

In the administration of the Trust Estate, the Trustees shall have the following powers:

(a) The Trustees are authorized to retain in the Trust for such time as they may deem advisable any property received by them from a Sponsor or other contributor whether or not such property is of the character permitted by law for the investment of trust funds.

(b) The Trustees shall with respect to any and all property which may at any time be held by them in trust pursuant to this Agreement, whether such property constitutes principal or accumulated income of any Trust Account provided for in this Agreement, have power, exercisable at their discretion at any time and from time to time on such terms and in such manner as they may deem advisable, to:

(1) Sell, convey, exchange, convert, improve, repair, manage, operate and control.
(2) Lease for terms within or beyond the term of any
trust provided for in this Agreement and for any purpose, and enter
into any covenants and agreements relating to the property so
leased or any improvements which may then or thereafter be erected
on such property; provided, however, that no lease of property
shall extend beyond the term of any Trust Account unless such lease
is necessary to make such property productive.

(3) Carry insurance of such kinds and in such amounts at
the expense of the Trust or Trust Accounts provided for in this
Agreement as they may deem advisable.

(4) Commence or defend at the expense of any Trust
Account provided for in this Agreement such litigation with respect
to any such Trust Account or any property of the Trust Estate, as
they may deem advisable.

(5) Invest and reinvest the Trust Funds in such property
as the Trustees may deem advisable, whether or not of the character
permitted by law for the investment of Trust Funds, specifically
including, but not by way of limitation, interests in any common
trust fund or funds now or hereafter established and administered
by a Custodian hired by the Trustees solely for the investment of
Trust Funds.

(6) Vote and give proxies to vote any securities held by
the Trustees in trust pursuant to this Agreement having voting
rights.

(7) Pay any assessments or other charges levied on any
stock or other security held by the Trustees in trust pursuant to
this Agreement.
(8) Exercise any subscription, conversion, or other rights or options which may at any time attach, belong, or be given to the holders of any stocks, bonds, securities, or other instruments held by the Trustees in trust pursuant to this Agreement.

(9) Participate in any plans or proceedings for the foreclosure, reorganization, consolidation, merger, or liquidation of any corporation or organization that has issued securities held by the Trustees in trust pursuant to this Agreement, and incident to such participation to deposit securities with, and transfer title of securities to any protective or other committee established to further or defeat any such plan or proceeding.

(10) Enforce any mortgage or pledge held by the Trustees in trust pursuant to this Agreement and at any sale under any such mortgage, or pledge to bid and purchase at the expense of any Trust Account provided for in this Agreement any property subject to such security instrument.

(11) Compromise, submit to arbitration, release with or without consideration, and otherwise adjust any claim in favor of or against any Trust Account or the Trust provided for in this Agreement.

(12) Subject to any limitations expressly set forth in this Agreement and the faithful performance of their fiduciary obligations do all such acts, take all such proceedings, and exercise all such rights and privileges as could be done, taken, or exercised by an absolute owner of the Trust property.

(c) The Trustees shall have power to borrow money from any
person, firm, or corporation, for any Trust purpose on such terms and conditions as the Trustees may deem proper, to obligate the Trust to repay such borrowed money, and to secure repayment by mortgage, pledge or otherwise.

(d) The Trustees may hold securities or other property subject to this Agreement in their name as Trustees under this Agreement, in their own name without a designation, showing them to be Trustees under this Agreement, in the name of their nominee or the nominee of their agent, broker or Custodian, or the Trustees may hold or authorize their agent or Custodian to hold such securities unregistered in such condition that ownership will pass by delivery.

(e) Except as otherwise specifically provided in this Agreement, the Trustees shall have full power and authority to determine, in their discretion, what shall constitute principal of the Trust Estate or any Trust Account, gross income from the Trust Estate or Trust Account, and net income of the Trust Estate or any Trust Account distributable under the terms of this Agreement. The determination of the Trustees as to what constitutes principal, gross income, or net income of the Trust Estate or of any Trust Account shall be conclusive and binding on all persons in any manner interested in any Trust Account created or to be created pursuant to this Agreement.

(f) All property taxes, assessments, fees, charges, and other expenses incurred by the Trustees in the administration or protection of the Trust created by this Agreement, unless directly attributable to a specific Trust Account as determined by the
Trustees, shall be a general charge on the Trust Estate and shall be paid by the Trustees prior to allocation of net income to any of the Trust Accounts or out of the principal of the Trust Accounts or partially out of the principal and partially out of the income in such manner and proportions as the Trustees may deem to be advisable.

14. OTHER INCOME OF BENEFICIARY FOR DISCRETIONARY PAYMENTS.

In exercising their discretionary authority under this Agreement to make payments to or for the benefit of any Designated Beneficiary from the net income or principal of a Trust Account, the Trustees shall take into consideration any income or other means of care, maintenance, support or education available to such beneficiary from sources outside the Trust that may be known to the Trustees. The determination of the Trustees with respect to the necessity for and the amounts of any payments to or for the benefit of any Designated Beneficiary pursuant to the terms of this Agreement concerning discretion of the Trustees shall be conclusive on all persons in any manner interested in any Trust Account created pursuant to this Agreement.

15. SPENDTHRIFT PROVISION.

The interest of any beneficiary (including the Designated Beneficiaries and the remainderman) either as to income or principal, shall not be anticipated, alienated or in any other manner assigned or pledged or promised by such beneficiary, and shall not be reached by, or be subject to, any legal, equitable or other process, including any bankruptcy proceeding, or be subject to the interference or control of creditors or others in any way or manner; provided, however, that this provision shall not limit any

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right the State of New York or any other state may have to recover from the account of the Designated Beneficiary as provided by law.

16. RIGHTS AND POWERS OF SUCCESSOR TRUSTEES.

Any successor Trustee or additional Trustee appointed as provided in this Agreement shall, on such appointment being made by the Board of Directors of FEDERATION, immediately succeed to all title of the prior Trustees and to all powers, rights, discretion, obligations, and immunities of a Trustee under this Agreement with the same effect as though such successor or additional trustee were originally named as a Trustee in this Agreement.

17. BOND.

The Trustees are authorized under 18 NYCRR 360-4.5(b)(5)(iii), to obtain such bond as may be required by regulation or court of competent jurisdiction or other action of the Commissioner of the New York State Department of Social Services or any local district. No bond shall be required of the Trustees hereunder or of any successor or additional Trustees; or if a bond is required by law, no surety shall be required on such bond. The Trustees may in their discretion purchase liability insurance covering claims arising from their services as Trustees hereunder. The premiums for any such coverage shall be charged as a general expense of the Trust Estate.

18. SITUS.

The Trust created by this Agreement has been accepted by the Trustees in the State of New York and will be initially administered by the Trustees in the State of New York. The validity, construction, and all rights under this Agreement shall be governed by the laws of the State of New York. The situs of
this trust for administrative and accounting purposes shall be in the County of Suffolk, the County where the majority of meetings concerning establishment of the Trust have occurred.

19. INVALIDITY OF ANY PROVISION.

Should any provision of this Agreement be or become invalid or unenforceable, the remaining provisions of this Agreement shall be and continue to be fully effective.

IN WITNESS WHEREOF, and intending to be legally bound, Settlor and the Trustees have executed this instrument.

ATTEST:          SETTLOR:

FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED INC.

By:               By:  

President
WITNESS:

TRUSTEES:

[Signatures]

[Signatures]
STATE OF NEW YORK  
COUNTY OF SUFFOLK  

On the 27th day of April 2004, before me, a notary public, the undersigned officer, personally appeared HEINTZ BERKOVITZ who acknowledged himself to be the President of FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC., and that she as such President being authorized to do so, executed the foregoing instrument for the purpose therein contained signing the name of FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC. by herself as President. IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

______________________________
Lois C. Hartman
Notary Public, State of New York
No. 0100283410
Qualified in Suffolk County
Commission Expires November 25, 2010

NOTARY PUBLIC
STATE OF NEW YORK )
COUNTY OF )

On the 26th day of April, 2004, before me, a notary public, personally appeared Barbara Paron known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

Lois C. Hartman
Notary Public, State of New York
No 01H509410
Qualified in Suffolk County
Commission Expires November 26, 2006

NOTARY PUBLIC
STATE OF NEW YORK  }
COUNTY OF SUFFOLK  }

On the 24th day of April, 2004, before me, a notary public, personally appeared Philip Matcovsky known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

LOIS C. HARTMAN  
Notary Public, State of New York  
No. DI/HS59410  
Qualified in Suffolk County  
Commission Expires November 25, 20  

[Signature]

NOTARY PUBLIC
STATE OF NEW YORK  
COUNTY OF SUFFOLK  

On the ___ day of April 2004, before me, a notary public, personally appeared Doris Wagner known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

[Signature]

NOTARY PUBLIC

[Stamp]

LINDA HURTMAN  
Notary Public, State of New York  
No. 8745688910  
Qualified in Suffolk County  
Commission Expires November 25, 2006
CERTIFICATE OF
RESOLUTION
OF
THE TRUSTEES
OF THE
FEDERATION COMMUNITY TRUST B

This undersigned Trustee hereby certifies that following resolution was duly adopted by unanimous vote of the Trustees of the Federation Community Trust B at a meeting held on July 1, 2005:

RESOLVED that paragraph 3.E. of the Federation Community Trust B dated April 27, 2004, shall be deleted and the following paragraph 3.E. shall be inserted in its place:

E. Minimum Funding. Each Sponsor desiring to establish a Trust Account for a Designated Beneficiary must agree to make, or cause to be made on behalf of a Designated Beneficiary, a minimum initial contribution to the Trust Account in such amount as determined by the Trustees in their discretion. The Trustees shall have the right from time to time to increase or decrease the amount of the minimum initial contribution and the minimum additional contribution.

Dated: 7/1/2005

[Signature]

BARBARA FACING
Print Name:
Trustee of the Federation Community Trust B
CERTIFICATE OF
RESOLUTION
OF
THE TRUSTEES
OF THE
FEDERATION COMMUNITY TRUST B

The undersigned Trustee hereby certifies that following resolution was duly adopted by unanimous vote of the Trustees of the Federation Community Trust B at a meeting held on July 21, 2008:

RESOLVED that paragraph 7.B. of the Federation Community Trust B dated April 27, 2004, shall be deleted and the following paragraph 7.B. shall be inserted in its place:

3. Election to Distribute Amounts to Others. To the extent that amounts remaining in the Designated Beneficiary’s account upon the death of the Designated Beneficiary are not retained by the Trust, the Trustee shall pay the State from such remaining amounts in the Trust Account an amount equal to the total amount of medical assistance paid on behalf of the Designated Beneficiary under the State Medicaid plan. The Trustee shall pay such sums after payment of Trust estate administration expenses. If there are any sums remaining, the Trustees shall distribute the remainder of the Trust Account to FEDERATION for itself. Said distribution shall be used by the Board of Directors or other governing body of FEDERATION for their charitable purposes. In the event that FEDERATION is not in existence at the date of distribution, the Trustees shall distribute that portion of the Trust Account that would otherwise have been distributed to or for such organization to its successor organization which, in the opinion of the Trustees, exemplifies the purposes for which FEDERATION was established.

Dated: July 21, 2008

[Signature]

Print Name:
Trustee of the Federation Community Trust B
FEDERATION OF ORGANIZATIONS
COMMUNITY TRUST B
THIRD AMENDMENT

WHEREAS, an AGREEMENT OF TRUST by and between FEDERATION OF
ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC., a New
York not-for-profit corporation, whose principal office is at 1 Farmingdale Road, Route 109,
West Babylon, New York (hereinafter called “Settlor” or “Federation”) and Barbara Faron, Doris
Wagner, Philip Malkovsky, Harvey Farberman and Jackie Schweitzer (hereinafter collectively,
called “Trustees”) was entered into on April 27, 2004, and

WHEREAS, Doris Wagner, Harvey Farberman and Jackie Schweitzer resigned as
Trustees and Elizabeth Galati, Cynthia Lacey and Anne Kavanagh were appointed as successor
Trustees by Resolution of the Board of Directors dated July 17, 2014,

WHEREAS, the Trustees have determined that it is desirable to modify certain provisions
of the Agreement of Trust,

NOW THEREFORE, IT IS HEREBY AGREED AS FOLLOWS:

1. Paragraphs 4.D. and 7.B of the Agreement of Trust be and the same are hereby amended to
   read as follows:

   "4. ADMINISTRATION OF TRUST ACCOUNTS.

   D. Accounting. At least as often as annually, the Trustees shall submit to the Sponsor of the Trust
   Account an accounting of the transactions for the Trust Account. After the death of the Sponsor, except
   where the Sponsor is the Designated Beneficiary, the Trustees may designate another interested family
   member to receive the accounting for the Trust Account.

7. DISPOSITIVE PROVISIONS AFTER DEATH OF DESIGNATED BENEFICIARY.

   B. Election to Distribute Amounts to Others. To the extent that amounts remaining in the Designated
   Beneficiary’s account upon the death of the Designated Beneficiary are not retained by the Trust, the
Trustee shall pay the State(s) from such remaining amounts in the Trust Account an amount equal to the total amount of medical assistance paid on behalf of the Designated Beneficiary under the State Medicaid plan(s). The Trustee shall pay such sums after payment of Trust estate administration expenses. If there are any sums remaining, the Trustees shall distribute the remainder of the Trust Account to FEDERATION for itself. Said distribution shall be used by the Board of Directors or other governing body of FEDERATION for their charitable purposes. In the event that FEDERATION is not in existence at the date of distribution, the Trustees shall distribute that portion of the Trust Account that would otherwise have been distributed to or for such organization to its successor organization which, in the opinion of the Trustees, exemplifies the purposes for which FEDERATION was established.

3. Except as modified by the provisions of paragraph 1 above, the Agreement of Trust shall remain in full force and effect.

IN WITNESS WHEREOF, and intending to be legally bound, Settlor and the Trustees have executed this instrument this 31st, 17th day of July, 2014.

SETTLOR:

FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC.

By: [Signature], President

TRUSTEES:

[Signatures of Trustees]

By: [Signature], President
On the 23rd day of October, 2014, before me, a notary public, Nancy Schonberg, personally appeared and who acknowledged herself to be the President of FEDERATION OF ORGANIZATIONS FOR THE NEW YORK STATE MENTALLY DISABLED, INC., and that she as such President being authorized to do so, executed the foregoing instrument for the purpose therein contained signing the name of FEDERATION OF ORGANIZATIONS FOR THE NEW YORK MENTALLY DISABLED, INC., by herself as President. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD  
Notary Public, State of New York  
No. 01G08132793  
Qualified in Suffolk County  
Commission Expires August 28, 2017

Sworn to me this 23rd day of October 2014.

[Signature]

NOTARY PUBLIC

(3)
On the 21st day of October, 2014, before me, a notary public, personally appeared Barbara Feron, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD
Notary Public, State of New York
No. 01GC6132793
Qualified in Suffolk County
Commission Expires August 29, 2017
sworn to me on this 21st day of October 2014.

SHELLY A. GODDARD
NOTARY PUBLIC
On the 21st day of October, 2014, before me, a notary public, personally appeared Phillip Matcovsky, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD  
Notary Public, State of New York  
No. 01G08132798  
Qualified in Suffolk County  
Commission Expires August 30, 2017

Sworn to me on this 21st day of October 2014.

SHELLEY A. GODDARD

NOTARY PUBLIC
STATE OF NEW YORK

SS:
COUNTY OF

On the 21st day of October, 2014, before me, a notary public, personally appeared Elizabeth Galati, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such: IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD
Notary Public, State of New York
No. 01GO6192793
Qualified in Suffolk County
Commission Expires August 28, 2017

Sworn to me on this 21st
day of October 2014.

SHELLY A. GODDARD
NOTARY PUBLIC
On the 27th day of October, 2014, before me, a notary public, personally appeared Cynthia Lacey, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD
Notary Public, State of New York
No. 01G06132793
Qualified in Suffolk County
Commission Expires August 20, 2017

Sworn to me on this 27th
day of October 2014.

(7)
On the 21st day of October, 2014, before me, a notary public, personally appeared Anne Kavanagh, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLEY A. GODDARD
Notary Public, State of New York
No. 01G05132793
Qualified in Suffolk County
Commission Expires August 29, 20—

Sworn to me on this 21st day of October 2014.

Shelley A. Goddard
NOTARY PUBLIC
On the 29th day of October, 2014, before me, a notary public, personally appeared Barbara Selden, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained, and desired the same might be recorded as such. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

SHELLY A. GODDARD  
Notary Public, State of New York  
No. 01GCC3132793  
Qualified in Suffolk County  
Commission Expires August 29, 2017

Sworn to me on this 29th day of October 2014.

[Signature]

NOTARY PUBLIC
CERTIFICATE OF
RESOLUTION
OF
THE TRUSTEES
OF THE
FEDERATION OF ORGANIZATIONS COMMUNITY TRUST B

The undersigned Trustees hereby certify that following resolution was duly adopted by unanimous vote of the Trustees of the Federation of Organizations Community Trust B.

RESOLVED that paragraph 4.D. and 7.B., of the Federation of Organizations Community Trust B dated April 27, 2004, shall be deleted and the following paragraph 4.D. and 7.B. shall be inserted in its place:

4. ADMINISTRATION OF TRUST ACCOUNTS.

D. Accounting. At least as often as annually, the Trustees shall submit to the Sponsor of the Trust Account an accounting of the transactions for the Trust Account. After the death of the Sponsor, except where the Sponsor is the Designated Beneficiary, the Trustees may designate another interested family member to receive the accounting for the Trust Account.

7. DISPOSITIVE PROVISIONS AFTER DEATH OF DESIGNATED BENEFICIARY.

B. Election to Distribute Amounts to Others. To the extent that amounts remaining in the Designated Beneficiary’s account upon the death of the Designated Beneficiary are not retained by the Trust, the Trustees shall pay the State(s) from such remaining amounts in the Trust Account an amount equal to the total amount of medical assistance paid on behalf of the Designated Beneficiary under the State Medicaid plan(s). The Trustee shall pay such sums after payment of Trust estate administration expenses. If there are any sums remaining, the Trustees shall distribute the remainder of the Trust Account to FEDERATION for itself. Said distribution shall be used by the Board of Directors or other governing body of FEDERATION for their charitable purposes. In the event that FEDERATION is not in existence at the date of distribution, the Trustees shall distribute that portion of the Trust Account that would otherwise have been distributed to or for such organization to its successor organization which, in the opinion of the Trustees, exemplifies the purposes for which FEDERATION was established.

RESOLVED that the amended and restated Federation of Organizations Community Trust B, as attached hereto, is hereby adopted and approved effective as of April 27, 2004.

Dated: July 17, 2014

[Signature]

Print Name: Barbara Faison
Trustee of the Federation of Organizations
Community Trust B
Dated: 11/14/17

Elizabeth Deluca
Print Name: Elizabeth Deluca
Trustee of the Federation of Organizations
Community Trust B

Dated: 11/15/17

Anne M. Kavanagh
Print Name: Anne Kavanagh
Trustee of the Federation of Organizations
Community Trust B

Dated: 11/15/17

Philip McInerney
Print Name: Philip McInerney
Trustee of the Federation of Organizations
Community Trust B

Dated: 11/15/17

Cynthia Lacey
Print Name: Cynthia Lacey
Trustee of the Federation of Organizations
Community Trust B

Dated: 11/15/17

Barbara Selden
Print Name: Barbara Selden
Trustee
Community Trust B