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LIVING TRUST
OF
SUSAN ELLEN CARTER

I, SUSAN ELLEN CARTER, do hereby create this "LIVING TRUST", naming myself as "TRUSTOR", and "SETTLOR" (grantor), and "ORIGINAL TRUSTEE".

Upon my death, my mother, MICHAL GAY CARTER, shall become the "Successor Trustee". Should she be unable to so act, then my sister, HELINA GAY SMITH (CARTER), shall become the "Successor Trustee". The "Successor Trustee" shall have no bond required of her.

Upon my death, the "Successor Trustee" shall take charge of the Trust, with all powers and control, and disburse the assets of my MERRILL LYNCH PRIORITY CLIENT SERVICES ACCOUNT, #414-35762, as follows:

1. The entire account balance to my mother, MICHAL GAY CARTER, if living. She resides at 342 South 800 West, Provo, Utah 84601.

2. Should my mother predecease me, then the entire account balance to my sister, HELINA GAY SMITH (CARTER). She resides at 1230 Esther Way, Minden, Nevada 89423.

The "Successor Trustee" shall have the same discretionary powers as the "Settlor" and "Grantor" had.

- SUSAN ELLEN CARTER -- an adult
- MICHAL GAY CARTER -- an adult
- HELINA GAY SMITH (CARTER) -- an adult

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1 This Trust is created to protect the assets in the above-
2 referenced MERRILL LYNCH ACCOUNT. This was a settlement paid to
3 me, consisting of a principal amount of \$120,000.00. To protect
4 this account, the principal amount may not be invaded without the
5 knowledge and permission of the "Successor Trustee".

6 I, SUSAN ELLEN CARTER, declare that I am to be married soon,
7 and my name shall be SUSAN ELLEN CHRISTENSEN. This shall have no
8 effect on this Trust.

9 I, SUSAN ELLEN CARTER, hereby specifically provide for the
10 payment(s) of costs for my last illness and funeral expenses.
11 These are to be paid first, prior to any distributions of any
12 sort.

13 Should any part of this "Living Trust" be found invalid, it
14 shall not be construed as invalidating the entire document. Any
15 assets affected shall pass through my "Will", created only for
16 this possibility.

17 The Trustor, Settlor (Grantor), in conjunction with the
18 "Successor Trustee", hereby reserve the right to use all of the
19 assets of this "Trust" in a manner whereby no assets are left
20 remaining at my death, and thus no assets remain in the "Trust".

21 Any "Trustee" is empowered to bring legal action, either in
22 a positive or defensive manner, to protect the assets of this
23 "Trust".

24 DATED this 10th day of October, 1996.

25
26
27 Susan Ellen Carter
SUSAN ELLEN CARTER


28 *****

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1 STATE OF Utah)
2 COUNTY OF Utah) ss.

3 On the 10 day of October, 1996, personally appeared before
4 me, a Notary Public, SUSAN ELLEN CARTER, who acknowledged to me
5 to be the person who executed the foregoing instrument.

6 IN WITNESS WHEREOF, I hereunto set my hand and official seal
7 in the County of Utah, State of Utah, on the day
8 and year first above written.

9
10 
11 Notary Public



26 REQUESTED BY
Alan Erb
27 IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

26 Alan R. Erb
27 Attorney-At-Law
28 P.O. Box 133
Gardnerville, NV 89410
782-7334

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LINDA SLATER
RECORDER
\$ 9.00 PAID BA DEPUTY