

**SUPPLEMENTAL AGREEMENT TO ESTABLISH AN IRREVOCABLE PRE-NEED
FUNERAL SERVICE TRUST**

This agreement is made between Chambers Funeral Home and Crematorium, P.A., with its principal place of business at 5801 Cleveland Avenue, Riverdale, Maryland 20737, (referred to as Trustee), and _____, (referred to as Purchaser) and is incorporated into a pre-need funeral contract heretofore executed by the parties. In the case of any conflict between terms or provision of the pre-need contract and this Supplemental Agreement, this Agreement controls and prevails.

The parties agree as follows:

1. Purchaser hereby establishes a Trust for the purpose of securing performance by Trustee of the pre-need contract. All Funds paid by Purchaser under the contract will be held by the Trustee to assure performance.
2. This Trust is being established in accordance with the provisions of subsection 7-405(e)4 of the Health Occupations Article (Annotated Code of Maryland), for the purpose of enabling Purchaser to be eligible for Social Security benefits or for any benefits under any other plan which restricts eligibility to those with limited assets.
3. This Trust shall be irrevocable and shall take effect immediately upon application by Purchaser for benefits under 42 U.S.C. subsection 1382 et. seq., or under any other plan that restricts eligibility to those with limited assets.
4. As such time as this Trust becomes irrevocable, Purchaser relinquishes and waives all rights to fund paid Trustee in accordance with the pre-need contract, except as hereafter provided in Paragraph 6.
5. Any income earned by the Trust shall be credited to the Trust account for the benefit of the Purchaser, in accordance with the terms of the pre-need contract.
6. All Trust funds and any earned income shall be placed with a substitute trustee appointed by the Purchaser (or by the Trustee if the Purchaser does not exercise this right) in the event that:
 - a. The business of Trustee is discontinued;
 - b. Trustee is unable to perform under terms and conditions of the pre-need contract;
 - c. Purchaser fails to pay the entire contract price before the death of the beneficiary and Trustee considers the pre-need contract void.
7. Purchaser, a relative of Purchaser, or legal representative of Purchaser may appoint and substitute a Trustee other than the one designated in this Agreement and in the pre-need contract. In this event, written notice of the name and address of the substitute Trustee shall be given to Trustee named in this Agreement, who shall, after transfer of the trust funds, be released from all further obligation and liability.

NOTICE

THIS DOCUMENT CREATES AN IRREVOCABLE TRUST. UNDER THE TERMS OF THIS DOCUMENT, A BUYER MAY NOT RECEIVE A REFUND OF ANY PAYMENTS MADE FOR THE PRE-NEED BURIAL CONTRACT.

IN WITNESS WHEREOF, the parties have executed this agreement on this _____ day of _____,

Witness

Funeral Home

Witness

Purchaser