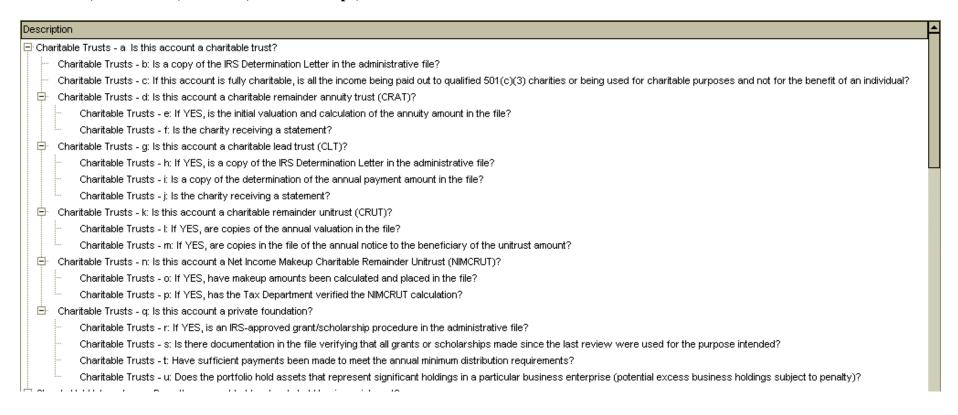
## Revocable, Irrevocable, Conserv., Guardianships, Committees



Description	
Closely Held Interests - a: Does the account hold a closely held business interest?	
Closely Held Interests - b: If YES, enter account's percentage of ownership in the comment field.	
Closely Held Interests - c: Are ticklers set up to receive annual financial statements from the closely held business?	
Closely Held Interests - d: If YES, enter date of most recent financials in the comment field.	
Closely Held Interests - e: Is TDV/M in compliance with policy regarding representation on the Board of Directors of the closely held com-any? NOTE: TDV/M policy prohibits membership on	a Board of
Crummey - a: Does the trust document contain Crummey provisions?	
Crummey - b: If YES, have all required withdrawal notices been sent?	
🚊 Crummey - c: Does the trust document contain hanging powers?	
Crummey - d: If YES, have any hanging powers lapsed?	
Crummey - e: Is the trustee the beneficiary of an insurance policy(s)?	
Crummey - f: If YES, is the beneficiary designation correct?	
Crummey - g: If applicable, insert date of last insurance evaluation.	
□ Discretionary Distributions - a: Were any discretionary distributions made in the last 12 months?	
Discretionary Distributions - b: If YES, are all requests for discretionary distributions in writing?	
Discretionary Distributions - c: Was proper authorization for the discretionary distributions obtained (Manager, WEMAC, or Co-Trustee)?	
Discretionary Distributions - d: Does the transaction history match the terms of the governing instrument?	
Discretionary Distributions - e: Describe the documentation for approval of exception distributions, if any, in the comment field.	
Ensurance - a: Does the account hold an insurance policy?	
Insurance - b: If YES, is the insurance owned by the trust?	
Insurance - c: If YES, are ticklers set up for receipt of premium notice?	

Description	
Liabilities - a: Does the account hold any liabilities?	
Liabilities - b: If YES, are the liabilities in the form of a note payable?	
Liabilities - c: If YES, is the note payable a mortgage note?	
Liabilities - d: If YES, is the mortgage secured by an asset of the trust?	
Liabilities - e: If YES, is the asset adequately insured (replacement value at least equal to the outstanding mortgage balance)?	
Liabilities - f: Is the mortgagee named as an additional insured?	
Pledged Assets - a: Does the account hold pledged assets?	
Pledged Assets - b: If YES, are individual assets pledged?	
Pledged Assets - c: If the account holds pledged assets, is the entire portfolio pledged?	
Pledged Assets - d: If YES, is this appropriate in consideration of the collateral requirement amount?	
Pledged Assets - e: If the account holds pledged assets, does the lending officer either receive monthly statements or have access to the account through Portfolio Online?	
Probate - a: Is this a Probate Trust?	
Probate - b: If YES, are the filings in compliance with court requirements?	
Real Estate - a: Does the account hold real estate?	
Real Estate - b: If YES, and if this is a revocable trust, do we have an indemnification release from the Grantor?	
Real Estate - c: Insert date of last appraisal in the comment field.	
Real Estate - d: Is a tickler set up for periodic appraisals?	
Real Estate - e: Insert date of last inspection in the comment field.	
Real Estate - f: Is a ticklet set up for annual inspections?	
Real Estate - g: Insert name of the insurance provider in the comment field.	
Real Estate - h: Insert expiration date of the insurance policy in the comment field.	
Real Estate - i: Is TD Banknorth named as primary or additional insured?	
Real Estate - j: Insert date of last real estate tax payment in the comment field.	
Real Estate - k: Is the real estate tax payment current?	
Real estate - I: Are ticklers in place to verify payment of real estate taxes?	
Real estate - m: Is the property in a special use program?	
Real Estate - n: If YES, is the documentation for the program current?	
Receivables - a: Does the account hold mortgages or promissory notes receivable?	_
Receivables - b: If YES, are the payments current?	
Receivables - c: If YES, enter date of last payment received in comment field.	
Receivables - d: If the account holds a mortgage note is TD Bank, NA named as additional insured on the securing property?	
Receivables - e: If the account holds a mortgage note, is the property appropriately insured and the policy current?	
Receivables - f: Is there an amortization schedule in the file?	
Receivables - g: If YES, is the amortization schedule updated as payments are received?	
∃ Terminations - a: Is there a terminating or distribution triggering event?	
Terminations - b: If YES, is there a triggering event memo set up on the system?	
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