

**SPRINGHILL HOUSING CORPORATION
JOINDER AGREEMENT**

This is a legal document. You are encouraged to seek independent, professional advice before signing.

The undersigned hereby enrolls in and adopts the Declaration of Trust of Springhill Housing Corporation, a Non-Profit Housing Corporation, dated May 8, 1997, as subsequently amended by Orders of the Macomb County Probate Court dated the 17th day of June, 1998 and the 25th day of October, 1999, which is incorporated herein by reference.

A. Trust sub-account number: _____

B. Grantor's name: _____

C. Grantor's Social Security No.: _____

D. Address: _____

E. Telephone: _____

F. Grantor's birthdate: _____

G. Relationship to Beneficiary (may be same person): _____

H. Beneficiary's name: _____

I. Beneficiary's Social Security No.: _____

J. Address: _____

K. Telephone: _____

L. Beneficiary's birthdate: _____

M. If the Beneficiary has a legal representative (e.g., legal guardian, conservator, representative payee, or agent), what is the name, address, and relationship of such person to the Beneficiary:

Name: _____

Address: _____

Relationship: _____

N. Does Beneficiary receive Supplemental Security Income? _____ If so, how much per month? _____

O. Does Beneficiary receive Social Security? _____ If so, how much per month? _____

P. If the Beneficiary receives Medicaid, what is the Medicaid card number? _____

Q. List all other forms of government assistance that the Beneficiary receives: _____

R. If the Beneficiary is covered under any policy of health insurance, what is the insurer's name and address, and what is the policy number?

Insurer: _____

Address: _____

Policy No.: _____

S. Is the Beneficiary covered under any prepaid funeral or burial insurance plan? _____ If so, what is the insurer's name and address, and what is the policy number?

Insurer: _____

Address: _____

Policy No.: _____

T. What is the nature of the Beneficiary's disability? _____

U. If the Beneficiary's condition has been medically diagnosed, what is the diagnosis? _____

V. What is the prognosis at this time? _____

W. Distributions upon the Beneficiary's death: If, upon the Beneficiary's death, funds remain in his or her separate Trust sub-account, ten percent (10%) of such funds shall be deemed to be surplus Trust property, such funds shall be retained by the Trust and, in the Trustee's sole discretion, used (a) for the benefit of other Beneficiaries of the Trust, (b) to aide persons who are indigent and disabled, as defined in 42 U.S.C. sec. 1382c(a)(3), or (c) to provide persons who are indigent and disabled, as defined in 42 U.S.C. sec. 1382c(a) (3), with housing or supplemental support services deemed suitable for such persons by the Trustee. To the extent that any amounts remaining in the Beneficiary's account upon the death of the Beneficiary are not retained by the Trust, as required under 42 U.S.C. 1396p(d)(4)(C), or any regulations promulgated thereunder, or the corresponding provisions of any subsequent Federal law, the Trustee shall pay from such remaining amounts in the account to any state an amount equal to the total amount of medical assistance paid on behalf of the Beneficiary under the State's plan under 42 U.S.C. 1396(a) *et seq.* If there are funds remaining after the ten percent (10%) retained and the payback, they shall be distributed to the beneficiaries heirs at law, as determined by Michigan law.

The Beneficiary specifically directs the Trustee to give priority in expending funds retained in Trust on behalf of any members of the Beneficiary's family who are indigent and disabled as defined in 42 U.S.C. §1382c(a)(3). Further, if there are no family members of the Beneficiary who qualify as disabled then the Trustee shall use the funds retained on behalf of a person with a disability who is indigent, who receives services through JARC, Inc.

X. The Trust sub-account will be administered solely for the benefit of the Beneficiary.

Y. Any non-support items that are required for maintaining a Beneficiary's health, safety and welfare may be provided for the

benefit of the Beneficiary when, in the discretion of the Trustee, such requirements are not being provided by any public agency, or are not otherwise being provided by any other source of income available to that Beneficiary.

Z. The Grantor recognizes that all distributions are at the Trustee's sole discretion. With this in mind, the Grantor expresses the following desires as to how funds in the Trust sub-account might be used:

1. Specific Supplemental Needs requested for the beneficiary:

2. General Supplemental Needs to be on going:

AA. Additional supplemental needs, including items of a similar nature to those specified above that are specified in an individualized supplemental needs plan established for the Beneficiary and updated from time to time, may be provided if approved by _____ and _____

BB. At any time, the Grantor may, in a non-fiduciary capacity, reacquire the funds in the Grantor's sub-account by substituting other property of an equivalent value. If the Grantor elects to substitute property, the determination of value is to be made by an independent appraiser.

CC. Trustee fees will be charged in accordance with reasonable costs incurred by the Trustee.

DD. Miscellaneous:

1. The provisions of this Joinder Agreement, as entered into on this _____ day of _____, 2007, may be amended as the Grantor and _____ may jointly agree, so long as any such

amendment is consistent with the Declaration of Trust, and the then applicable law.

2. Taxes:
 - a. The Grantor acknowledges that Springhill Housing Corporation has made no representation to the Grantor that contributions to the Trust are deductible as charitable gifts, or otherwise.
 - b. Trust sub-account income, whether paid in cash or distributed in other property, may be taxable to the Beneficiary subject to applicable exemptions and deductions. Professional tax advice is recommended.
 - c. Trust sub-account income may be taxable to the Trust, and when this is the case, such taxes shall be payable from the Trust sub-account.
3. If the Grantor intends to enroll more than one Beneficiary under one Trust sub-account, an additional agreement is required between the Grantor and the Trustee.
4. The Trust administered by Springhill Housing Corporation is a pooled accounts trust, governed by the laws of the State of Michigan, in conformity with the provisions of 42 U.S.C. § 1396p, amended August 10, 1993, by the Revenue Reconciliation Act of 1993. To the extent there is conflict between the terms of this Trust and the governing law as from time to time amended, the law and regulations shall control.
5. Disclosure and Waiver of Potential Conflicts of Interest:
 - a. Individuals executing the Joinder Agreement are aware of the following potential conflicts of interest that are connected with Trustee's administration of the Trust:
 1. The Trustee may appoint persons to assist in the carrying out of its Trustee duties who are associated with Springhill Housing Corporation, MORC, Inc., or Community Housing Network such as staff, board members, volunteers, etc.

Additionally, Springhill Housing Corporation, MORC, Inc., or Community Housing Network may provide services and supports to individual sub-account Beneficiaries.

2. The Trustee may appoint Patricia E. Kefalas Dudek & Associates as its agent to assist in the carrying out of its Trustee duties. Additionally, Patricia E. Kefalas Dudek and other attorneys by and through Patricia E. Kefalas Dudek & Associates may act as legal counsel for the Trustee and may act in the same capacity for sub-account Grantors and/or Beneficiaries.
 3. The Trustee is the remainder beneficiary of the sub-accounts created hereunder.
- b. Any grantor executing a Joinder Agreement to this Trust hereby waives any and all claims against the Trustee on account of self-dealing, the above-listed conflicts of interest, or other conflicts of interest. The Trustee shall not be liable to any party for any self-dealing or conflicts of interest herein disclosed.

IN WITNESS WHEREOF, the undersigned Grantor has reviewed and signed this Joinder Agreement, understands it, and agrees to be bound by its terms, and has accepted and signed this Joinder Agreement this _____ day of _____, 2007.

Grantor:

Witnessed:

STATE OF MICHIGAN)
COUNTY OF _____)

On the ____ day of _____, 2007, _____ appeared before me, signed, acknowledged, and delivered the above Agreement.

Notary Public, _____ County, Michigan
Acting in _____ County, Michigan
My Commission Expires: