

*Committee Opinion*  
*September 24, 1985*

**UPL Opinion No. 74**

**Preparation of Letter Trust Agreements by Bank.**

The preparation of a trust letter agreement by a bank for a customer does not constitute the unauthorized practice of law when (1) only the grantor (customer) and trustee (bank) have an interest in the trust; (2) the agreement is revocable by the grantor; and (3) the agreement terminates on the death of the grantor in favor of the grantor's estate. [UPR 4-103(A)(3)]

It is the unauthorized practice of law for a bank to give to a non-lawyer customer for execution a general power of attorney. [UPC 4-7]