

LAST WILL AND TESTAMENT OF

_____ **(1)** _____

I, _____ **(2)** _____, of _____ **(3)** _____ being of sound and disposing mind, do hereby make, publish and declare the following to be my Last Will and Testament, revoking all previous will and codicils made by me.

No bond or other security of any kind shall be required of any personal representative appointed in this will.

My personal representative, whether original, substitute or successor, shall hereafter also be referred to as my "executor".

I direct that my executor pay all of my funeral expenses, all state and federal estate, inheritance and succession taxes, administration costs and all of my debts subject to statute of limitations, except mortgage notes secured by real estate, as soon as practical.

My executor shall have the following additional powers with respect to my estate, to be exercised from time to time at my executor's discretion without further license or order of any court.

Property of My Estate

To retain any and all property and securities of my estate in the name of my executor as executor or in my executor's own name. To retain all property and securities of my estate for as long as my executor deems advisable

Management of Estate

To invest, lease, rent, mortgage, insure, repair, improve or sell any and all real and personal property belong to my estate as my executor deems advisable.

Mortgages, Pledges and Deeds of Trust

To enforce any and all mortgages, pledges and deeds of trust held by my estate and to purchase at any sale thereunder any such real or personal property subject to any mortgage, pledge or deed of trust.

Litigation

To initiate or defend, at my executor's discretion, any litigation affecting my estate.

Attorneys, Advisors and Agents

_____ (13) _____ (14) _____

Name:

_____ (13) _____ (14) _____