

LAST WILL AND TESTAMENT

I, _____, resident in _____, being of sound mind, not acting under duress or undue influence, and fully understanding the nature and extent of all my property and of this disposition thereof, do hereby make, publish, and declare this document to be my Last Will and Testament, and hereby revoke any and all other wills and codicils heretofore made by me.

Expenses & Taxes

I direct that all my debts, and expenses of my last illness, funeral, and burial, be paid as soon after my death as may be reasonably convenient, and I hereby authorize my Personal Representative to settle and discharge at their discretion any claims made against my estate.

I further direct that my Personal Representative shall pay out of my estate any and all estate and inheritance taxes payable by reason of my death in respect of all items included in the computation of such taxes, whether passing under this Will or otherwise. Said taxes shall be paid by my Personal Representative as if such taxes were my debts without recovery of any part of such tax payments from anyone who receives any item included in such computation.

Personal Representative

I nominate and appoint _____ as Personal Representative of my estate and I request that (he/she) be appointed temporary Personal Representative if (he/she) applies. If my Personal Representative fails or ceases to so serve, then I nominate _____ to serve.

Disposition of Property

I devise and bequeath my property, both real and personal and wherever situated, as follows:

- 1st Beneficiary: _____
 - currently of _____,
 - as my _____,
 - whose last four (4) digits of their Social Security Number (SSN) are _____,
 - with the following property: _____
- 2nd Beneficiary: _____
 - currently of _____,
 - as my _____,
 - whose last four (4) digits of their Social Security Number (SSN) are _____,
 - with the following property: _____
- 3rd Beneficiary: _____
 - currently of _____,
 - as my _____,
 - whose last four (4) digits of their Social Security Number (SSN) are _____,
 - with the following property: _____

If any of my beneficiaries have pre-deceased me, then any property that they would have received if they had not pre-deceased me shall be distributed in equal shares to the remaining beneficiaries.

If any of my property cannot be readily sold and distributed, it may be donated to any charitable organization(S) of my Personal Representative's choice. If any property cannot be sold or donated, my Personal Representative may dispose of such property. I authorize my Personal Representative to pay administration expenses of my estate.

Bond

I direct that my executor shall not be required to give any bond or security for the performance of their duties.

Discretionary Powers of Personal Representative

My Personal Representative, shall have and may exercise the following discretionary powers in addition to any common law or statutory powers without the necessity of court license or approval:

- To retain for whatever period my Personal Representative deems advisable any property, and to invest and reinvest in any property, both real and personal.
- To sell and to grant options to purchase all or any part of my estate, both real and personal, at any time, at public or private sale.
- To lease any real estate for terms and conditions as my Personal Representative deems advisable.
- To pay, compromise, settle or otherwise adjust any claims, including taxes, asserted in favor of or against me, my estate or my Personal Representative.
- To make any separation into shares in whole or in part in kind and to allocate different kinds and disproportionate amounts of property and undivided interests in property among the shares.
- To make such elections under the tax laws as my Personal Representative shall deem appropriate and to determine whether to make any adjustments between income and principal on account of any election so made.
- To make any elections permitted under any pension, profit-sharing, employee stock ownership or other benefit plan.
- To employ others in connection with the administration of my estate and to pay reasonable compensation in addition to my Personal Representative's compensation.
- To vote any shares of stock or other securities in person or by proxy; to assert or waive any stockholder's rights or privilege to subscribe for or otherwise acquire additional stock; to deposit securities in any voting trust or with any committee.
- To borrow and to pledge or mortgage any property as collateral, and to make secured or unsecured loans. No individual or entity loaning property to my Personal Representative or trustee shall be held to see to the application of such property.
- My Personal Representative shall also at his or her discretion determine the allocation of any GST exemption available to me at my death to property passing under this Will or otherwise. The determination of my Personal Representative with respect to any elections or allocation shall be binding upon all affected.

Contesting Beneficiary

If any beneficiary under this Will, or any trust herein mentioned, contests or attacks this Will or any of its provisions, any share or interest in my estate given to that contesting beneficiary under this Will is revoked.

Gender

The term "Personal Representative" shall include "Executor" and "Administrator." The use of a particular gender shall include any other gender, and references to the singular or the plural shall be interchangeable. All references to the Internal Revenue Code shall mean the Internal Revenue Code of 1986 or any successor Code. All references to estate taxes shall include inheritance and other death taxes.

Assignment

The interest of any beneficiary in this Will shall not be alienable, assignable, attachable, transferable nor paid by way of anticipation, nor in compliance with any order, assignment, or covenant and shall not be applied to, or held liable for, any of their debts or obligations either in law or equity and shall not in any event pass to his, her, or their assignee under any instrument or under any insolvency or bankruptcy law, and shall not be subject to the interference or control of creditors, spouses, or others.

Governing Law

This document shall be governed by the laws of the State of _____.

Binding Arrangement

Any decision by my Personal Representative concerning any discretionary power hereunder shall be final and binding on all interested persons. Unless due to my Executor's own willful default or gross negligence, no Executor shall be liable for said Executor's acts or omissions or those of any co-Executor or prior Executor.

I, the undersigned _____, do hereby declare that I sign and execute this instrument as my last Will, that I sign it willingly in the presence of each of the undersigned witnesses, and that I execute it as my free and voluntary act for the purposes herein expressed, on _____.

- Testator Signature, Testator (Printed Name): _____, _____

The foregoing instrument, was on _____, subscribed on each page and at the end thereof by _____, the above-named Testator, and by (him/her) signed, sealed, published and declared to be (his/her) LAST WILL AND TESTAMENT, in the presence of us and each of us, who thereupon, at (his/her) request, in (his/her) presence, and in the presence of each other, have hereunto subscribed our names as attesting witnesses thereto.

- Witness Signature, Address: _____, _____
- Witness Signature, Address: _____, _____