##real estate indebtedness clause Insert at end of Article ###--Disposition of Property##

In the event that any real estate passing under this Last Will and Testament, by operation of law or otherwise by reason of my death (other than as a part of my Residuary Estate), shall be encumbered by a deed of trust or mortgage, it is my intention that such indebtedness shall not be charged to or paid from my Estate, but that the devisee, legatee, joint owner taking by survivorship, or beneficiaries receiving such property or interest in property shall take it subject to said encumbrance existing at the time of my death.