

**LAST WILL AND TESTAMENT OF**

**Uday Chippada**

I, Uday Chippada, a resident of the State of North Carolina, make, publish and declare this to be my Last Will and Testament, revoking all wills and codicils at any time heretofore made by me.

**FIRST:** I direct that the expenses of my last illness and funeral, the expenses of the administration of my estate, and all estate, inheritance and similar taxes payable with respect to property included in my estate, whether or not passing under this will, and any interest or penalties thereon, shall be paid out of my residuary estate, without apportionment and with no right of reimbursement from any recipient of any such property.

**SECOND:** I am married to SUDHA SINGAVARAPU. I have the following children: Advik Jayant Chippada born on October 12, 2013 and Karthik Tej Chippada born on January 4, 2017.

**THIRD:** I give all tangible personal property owned by me at the time of my death, including without limitation personal effects, clothing, jewelry, furniture, furnishings, household goods, automobiles and other vehicles, together with all insurance policies relating thereto, to my Wife, if she survives me, or if she does not survive me, to those of my children who survive me, in substantially equal shares, to be divided among them as they shall agree, or if they cannot agree, or if any of them shall be under the age of eighteen (18) years, as my Executor shall determine. If any of said children shall be under the age of eighteen (18) years at my death, my Executor may sell any property bequeathed to said child under this Article THIRD, as my Executor may deem appropriate, or my Executor may hold such property or any proceeds thereof, without bond, surety or other security, until said child attains said age or such earlier time as my Executor may deem proper to deliver any such property or proceeds to said child, or to said child's guardian or any person with whom said child resides for the use of said child. All costs incurred by my Executor in connection with obtaining possession, appraising, safeguarding, delivering or selling such property shall be paid as expenses of administering my estate.

**FOURTH:** I give all the rest, residue and remainder of my property and estate, both real and personal, of whatever kind and wherever located, that I own or to which I shall be in any manner entitled at the time of my death (collectively referred to as my "residuary estate"), as follows:

(a) If my Wife survives me, to my Wife outright.

(b) If my Wife does not survive me, then to those of my children who survive me and to the issue who survive me of those of my children who shall not survive me, per stirpes. If, however, any such child then shall be under the age of eighteen (18) years (each such child being hereinafter referred to as a "Beneficiary"), the share of such Beneficiary shall not be paid or distributed to such Beneficiary but instead shall be given to my Executor and held by my Executor, IN TRUST, pursuant to the following provisions:

(i) My Executor shall hold, manage, invest and reinvest each share set aside for each Beneficiary in a separate trust for the benefit of such Beneficiary and shall pay so much or all of the net income from each such trust to or for the benefit of the Beneficiary thereof, for the health, education, maintenance and support of the Beneficiary, to such extent and at such time or times and in such manner as may be determined in the absolute discretion of my Executor. Any net income not so paid shall be accumulated and added to principal at least annually and thereafter shall be held, administered and disposed of as a part thereof.

(ii) In addition, my Executor may pay to or for the benefit of each Beneficiary, for the health, education, maintenance and support of each Beneficiary, from the principal of each Beneficiary's trust, such amounts, including the whole thereof, as determined in the absolute discretion of my Executor.

(iii) When any Beneficiary shall attain the age of eighteen (18) years, the trust for such Beneficiary shall terminate and any remaining principal and income shall be paid and distributed to such Beneficiary, discharged of trust. If such Beneficiary dies before said age, such principal and income shall be paid and distributed to any then living issue of such Beneficiary, per stirpes, or if such Beneficiary has no issue to my then living issue, per stirpes. If any such issue is a beneficiary of a trust under this will, the same may be held in accordance with such trust. If there are no then living issue, the same shall be paid and distributed to the beneficiaries of my residuary estate then in being as provided in this will, or if there are none, to those who would take from me as if I were then to die without a will, unmarried and the absolute owner of the same, and a resident of the State of North Carolina.

(c) If my Wife does not survive me and there shall be no issue of mine then living, I give my residuary estate to those who would take from me as if I were then to die without a will, unmarried and the absolute owner of my residuary

estate, and a resident of the State of North Carolina.

FIFTH: If any property of my estate vests in absolute ownership in a minor or incompetent, my Executor, at any time and without court authorization, may: distribute the whole or any part of such property to the beneficiary; or use the whole or any part for the health, education, maintenance and support of the beneficiary; or distribute the whole or any part to a guardian, committee or other legal representative of the beneficiary, or to a custodian for the beneficiary under any gifts to minors or transfers to minors act, or to the person or persons with whom the beneficiary resides. Evidence of any such distribution or the receipt therefore executed by the person to whom the distribution is made shall be a full discharge of my Executor from any liability with respect thereto, even though my Executor may be such person. If such beneficiary is a minor, my Executor may defer the distribution of the whole or any part of such property until the beneficiary attains the age of eighteen (18) years, and may hold the same as a separate fund for the beneficiary with all of the powers described in Article SEVENTH hereof. If the beneficiary dies before attaining said age, any balance shall be paid and distributed to the estate of the beneficiary.

SIXTH: I appoint Sudha Singavarapu to be my Executor. If Sudha Singavarapu does not survive me, or shall fail to qualify for any reason as my personal representative, or having qualified shall die, resign or cease to act for any reason as my executor, I appoint Arun Chippada as my executor. To the extent permitted by the laws of the State of North Carolina, this will is intended as and shall be construed to be a nonintervention will and, after the probate of this will, no further proceedings in court shall be necessary other than to comply with the statutes relating to the handling of estates under nonintervention wills. No bond or surety or other security shall be required of any Personal Representative serving hereunder. The decision to administer my estate independently or under court supervision shall be made solely by my personal representative.

SEVENTH: I grant to my Executor all powers conferred upon executors wherever my Executor may act. I also grant to my Executor power to retain, sell at public or private sale, exchange, grant options on, invest and reinvest, and otherwise deal with any kind of property, real or personal, for cash or on credit; to borrow money and encumber or pledge any property to secure loans; to divide and distribute property in cash or in kind; to exercise all powers of an absolute owner of property; to compromise and release claims with or without consideration; and to employ attorneys, accountants and other persons for services or advice. The term "Executor" wherever used herein shall mean the executors, executor, executrix or administrator in office from time to time.

EIGHTH: I direct that for purposes of this will a beneficiary shall be deemed to predecease me unless such beneficiary survives me by more than thirty days. The terms "child", "children" and "issue", as used in this will, include children and issue hereafter born.

NINTH: If my Wife shall not survive me, I appoint Arun Chippada to be the Guardian of the person and property of any children of mine who have not attained the age of majority. If Arun Chippada does not survive me, or shall fail to qualify for any reason as the Guardian, or having qualified shall die, resign or cease to act for any reason as my Guardian, I appoint Valli Kadamatli as my Guardian. No Guardian shall be required to file or furnish any bond, surety or other security in any jurisdiction.

TENTH: I direct that my body be returned to my family. I would like my family to decide on the type of ceremony. I direct that any outstanding costs associated with my final arrangements shall be paid out of my estate by my executor.

IN WITNESS WHEREOF, I, Uday Chippada, sign my name and publish and declare this instrument as my last will and testament this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_. I also have affixed my initials on the bottom of each of the preceding pages hereof.

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Uday Chippada

We, the witnesses, at the Testator's request, sign our names to this instrument, being first duly sworn, and do hereby declare to the undersigned authority that the Testator signs and executes this instrument as the Testator's will and that the Testator signs it willingly, and that each of us, in the presence and hearing of the Testator, hereby signs this will as witness to the Testator's signing, and that to the best of our knowledge the Testator is eighteen years of age or older, of sound mind, and under no constraint or undue influence.

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First Witness Signature

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Second Witness Signature

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First Witness Printed Name

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Second Witness Printed Name

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Date

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Date

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First Witness Address

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Second Witness Address

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First Witness City, State, Zip

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Second Witness City, State, Zip

### Affidavit of Witnesses

STATE OF North Carolina, COUNTY OF \_\_\_\_\_, ss.

Before me the undersigned authority, on this day personally appeared:

the Testator,

Uday Chippada having an address at, 6032 Cactus Valley Rd, Charlotte, North Carolina 28277,

and each of the undersigned witnesses,

\_\_\_\_\_ having an address at, \_\_\_\_\_,

and

\_\_\_\_\_ having an address at, \_\_\_\_\_,

respectively, being individually and severally duly sworn, did depose and say that:

The foregoing last will and testament was subscribed in our presence and sight by \_\_\_\_\_, the Testator named therein. The undersigned witnessed the execution of said will of \_\_\_\_\_, on this day.

At the time the instrument was so subscribed, the Testator declared said instrument to be their last will and testament. The undersigned thereupon signed their names as witnesses at the end of said will at the request of the Testator, in the presence of the Testator and each other. At the time of so executing said will, in our respective opinions, the Testator was at least eighteen years of age, and was of sound mind, memory and understanding, under no constraint, duress, fraud or undue influence, and in no respect incompetent to make a valid will. In our respective opinions, the Testator was able to read, write and converse in the English language, and was not suffering from any defect of sight, hearing or speech, or from any other physical or mental impairment which would affect their capacity to make a valid will. Each of us was acquainted with the Testator, and we make this affidavit at their request. Said will was shown to us at the time this affidavit was made, and we examined it as to the signature of the Testator and our signatures. Said will was executed as a single, original instrument, and not in counterparts.

\_\_\_\_\_  
Testator Signature

\_\_\_\_\_  
First Witness Signature

\_\_\_\_\_  
Second Witness Signature

Subscribed, sworn to and acknowledged before me by \_\_\_\_\_, the Testator, and subscribed and sworn to before me by the said \_\_\_\_\_, and \_\_\_\_\_, as witnesses, this \_\_\_ day of \_\_\_\_\_, 20\_\_\_.  
\_\_\_\_\_  
Notary Public

My commission expires on: \_\_\_\_\_

LAST WILL AND TESTAMENT OF UDAY CHIPPADA  
Dated: \_\_\_\_\_, 20\_\_\_.  
\_\_\_\_\_  
(Seal)

## **Signing your Documents**

### **Signing your Will:**

To properly sign your Will, you the Testator, must first select two witnesses. Your witnesses watch you sign your Will, and then sign their names in the spaces provided.

If you decided to have your Will notarized (which is the common and recommended practice), you and your witnesses will need to go to the notary together to all sign the Will at the same time. You and the witnesses should read the Affidavit, fill in your names, execute and swear to it before the notary public. Inspect the Will and confirm that the date, signatures, and other blanks are properly inserted and legible.

You must do this correctly. Unless your Will is properly witnessed, it won't be valid.

The witnesses must be competent adults (over age 18) who are not beneficiaries under the Will. This is important because if you leave property to a witness, that person may be disqualified as a witness or even disqualified from inheriting that property. For these reasons, do not select your spouse or any of your children as witnesses. If possible, the witnesses should be people who will be easy to locate upon your death. This usually means the witnesses are people who don't move around a lot and are younger than you.

During the execution of the Will, you, all witnesses, the notary public, and the Will must at all times be present. No one should leave the room, or be out of the sight or hearing of the others. The Will should never be out of the sight of anyone. The proceedings should reflect the gravity of making a Will. When you're ready to sign your Will, call your witnesses together in one place. They need not read your Will and you need not read it to them. However, they must all be aware that you intend the document to be your Will. A simple statement to that effect will suffice, i.e. "[T]his is my Will and I want you to witness it."

When signing, sign in ink in the same form of your name you used in your Will. For example, if you start your Will with the name of John H. Smith, sign your Will the same way, not in another form, such as "JH Smith" or "John Henry Smith." Once you've signed your Will, ask your witnesses to date and sign it in ink with their normal signatures and fill in their names and addresses in the spaces indicated.

After signing the Will, decide where the original Will is to be kept and inform the executor and any alternates of the location. Beware of storage in a bank safety deposit box as some states require that they be sealed upon death and retrieval of the Will documents could be difficult. Generally, storage in a fireproof box or some other safe location should be sufficient.

Remember: Should you desire to change your Will in the future, a formal Codicil or new Will will have to be executed. You should not write on or otherwise attempt to revise the Will.

Congratulations on completing your documents and thank you from [doyourownwill.com](http://doyourownwill.com).

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