Last Will and Testament

of

| I,, resident in the City of, County of, State of, 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. |
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| I. 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, hereinafter appointed, to settle and discharge, in his or her absolute 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. |
| II. PERSONAL REPRESENTATIVE |
| I nominate and appoint, of, County of, State of, State of 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 of, County of |
| , State of to serve. |
| III. DISPOSITION OF PROPERTY |
| I devise and bequeath my property, both real and personal and wherever situated, as follows: |
| 1 st Beneficiary |
| [full name], currently of[address], as my [relation] whose last four (4) digits of their Social Security Number (SSN) are xxx-xx with the following property: |