LAST WILL AND TESTAMENT OF

_____

I, _____, of _____, revoke any and all former Wills and Codicils (if applicable) and declare this to be my Last Will and Testament.

ARTICLE I IDENTIFICATION OF FAMILY

I am married to _____ and all references in this Will to "my spouse" are references to _____.

The names of my children are:

_____
_____
_____
_____

All references in this Will to "my children" are references to the above-named children.

ARTICLE II PAYMENT OF DEBTS AND EXPENSES

I direct that my debts, funeral expenses and expenses of last illness be first paid from my estate.

ARTICLE III DISPOSITION OF PROPERTY

A. Specific Bequests. I direct that the following specific bequests be made from my estate.

1. _____ shall be distributed to _____. If this beneficiary does not survive me, this bequest shall be distributed with my residuary estate.

2. My remaining tangible personal property shall be distributed to _____. If this beneficiary does not survive me, this bequest shall be distributed with my residuary estate.

B. Residuary Estate. I direct that my residuary estate be distributed to my spouse. If my spouse does not survive me, my residuary estate shall be distributed to my children in equal shares. If a child of mine does not survive me, such deceased child's share shall be distributed in equal

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shares to the children of such deceased child who survive me, by right of representation. If a child of mine does not survive me and has no children who survive me, such deceased child's share shall be distributed in equal shares to my other children, if any, or to their respective children by right of representation. If no child of mine survives me, and if none of my deceased children are survived by children, my residuary estate shall be distributed to _____. If such beneficiary does not survive me, my residuary estate shall be distributed to the following beneficiaries in the percentages as shown:

_____% to my heirs-at-law, their identities and respective shares to be determined under the laws of the State of _____, then in effect, as if I had died intestate at the time fixed for distribution under this provision.

_____% to my spouse's heirs-at-law, their identities and respective shares to be determined under the laws of the State of _____, then in effect, as if my spouse had died intestate at the time fixed for distribution under this provision.

ARTICLE IV NOMINATION OF EXECUTOR

I nominate _____, of _____, as the Executor, without bond or security.

ARTICLE V EXECUTOR POWERS

My Executor, in addition to other powers and authority granted by law or necessary or appropriate for proper administration, shall have the right and power to lease, sell, mortgage, or otherwise encumber any real or personal property that may be included in my estate, without order of court and without notice to anyone. This property shall be sold for no less than 80% of the current market value.

My Executor shall have the right to administer my estate using "informal", "unsupervised", or "independent" probate or equivalent legislation designed to operate without unnecessary intervention by the probate court.

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ARTICLE VI MISCELLANEOUS PROVISIONS

A. Paragraph Titles and Gender. The titles given to the paragraphs of this Will are inserted for reference purposes only and are not to be considered as forming a part of this Will in interpreting its provisions. All words used in this Will in any gender shall extend to and include all genders, and any singular words shall include the plural expression, and vice versa, specifically including "child" and "children", when the context or facts so require, and any pronouns shall be taken to refer to the person or persons intended regardless of gender or number.

B. Liability of Fiduciary. No fiduciary who is a natural person shall, in the absence of fraudulent conduct or bad faith, be liable individually to any beneficiary of my estate, and my estate shall indemnify such natural person from any and all claims or expenses in connection with or arising out of that fiduciary's good faith actions or nonactions of the fiduciary, except for such actions or nonactions which constitute fraudulent conduct or bad faith. No successor trustee shall be obliged to inquire into or be in any way accountable for the previous administration of the trust property.

C. Beneficiary Disputes. If any bequest requires that the bequest be distributed between or among two or more beneficiaries, the specific items of property comprising the respective shares shall be determined by such beneficiaries if they can agree, and if not, by my Executor.

IN WITNESS WHEREOF, I have subscribed my name below, this _____ day of _____.

Testator Signature: _____

_____

We, the undersigned, hereby certify that the above instrument, which consists of _____ pages, including this page which contain the witness signatures, was signed in our sight and presence by _____ (the "Testator"), who declared this instrument to be his/her Last Will and Testament and we, at the Testator's request and in the Testator's sight and presence, and in the sight and presence of each other, do hereby subscribe our names as witnesses on the date shown above.

Witness Signature: _____

Name: _____

City: _____

State: _____

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Witness Signature: _____
Name: _____
City: _____
State: _____

AFFIDAVIT

I, _____, the Testator, sign my name to this instrument this _____ day of _____, and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my Will and that I sign it willingly, in the presence of the undersigned witnesses, that I execute it as my free and voluntary act for the purposes expressed in the Will, and that I am eighteen years of age or older, of sound mind, and under no constraint or undue influence.

Testator Signature: _____
_____

We, _____ and _____ the witnesses, 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 in our presence, and that the Testator executes it as the Testator's free and voluntary act for the purposes expressed in the will, and that each of us, in the presence and hearing of the Testator, at the Testator's request, and in the presence of each other, hereby signs this will, on the date of the instrument, 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 memory, and under no constraint or undue influence, and the witnesses are of adult age and otherwise competent to be witnesses.

Witness Signature: _____

Name: _____
City: _____
State: _____

Witness Signature: _____

Name: _____

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City: _____
State: _____

STATE OF _____
COUNTY OF _____

Subscribed, sworn to and acknowledged before me by _____, the Testator; and subscribed and sworn to before me by _____ and _____ witnesses, this _____ day of _____.

_____
Notary public

My commission expires _____

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