LAST WILL AND TESTAMENT OF

I (hereinafter referred to as "Testator", a residual	lent
of Ocala, Marion County Florida, declare the following to be my Last Will	
Testament, and I revoke all wills and codicils previously made by me. My so	
security number is	
ARTICLE I	
Burial Instructions	
I desire to be cremated and my ashes be given to , who will then	my
. I desir	e a
memorial service to be conducted according to the instructions of my husband.	
ARTICLE II	
Identification of Family Members	
I have children,	
All references to this Will to my "children" are to these named children	

ARTICLE III Debts and Expenses

I direct my Personal Representative to pay all of my enforceable debts, funeral expenses (including the cost of my cremation), the expenses of my last illness, and the cost of administration, including ancillary administration of my estate, as soon as may be convenient, at the sole discretion of my Personal Representative. However, my Personal Representative shall not be required to pay any obligation secured by property specifically devised under this Will or secured by property passing outside of this Will.

If any interest in property passing under this Will or otherwise by reason of my death shall be encumbered by a mortgage or lien or shall be pledged to secure any obligation (whether such interest in property is owned by me individually or jointly), the devisee, degatee, joint owner, or beneficiary shall take such interest in property subject to all encumbrances existing at the time of my death and shall be entitled to payment of such obligation from my estate.

ARTICLE IV

Disposition of Tangible Personal Property

I give all of the items of tangible personal property that are designated in the most recently dated separate writing in existence at my death, which is signed by me and describes the items given with reasonable certainty, to the persons specified in the writing. It is to be conclusively presumed that I have left no separate writing if one has not been found by or delivered to my Personal Representative within sixty days after this Will is admitted to probate. To the extent that property is not effectively disposed of by a separate wiring, or if one has not been produced within sixty days, I devise all such items of tangible personal property to my ________. All reasonable costs of safekeeping, insuring, and shipping my tangible personal property shall be deemed to be a general estate administration expense.

ARTICLE V Disposition of Intangible Property

Any checking, savings, investment, or securities accounts I may own at the time of my death are to be liquidated and distributed to my If my husband fails to survive me, I devise these items
to
ARTICLE VI Disposition of Realty I give all of my ownership interest in the land and house located
to subject to any mortgage debt thereon. If fails to survive me, all of my ownership interest in said land
and house is to be given to, subject to the burden of the mortgage debt.
ARTICLE VII
Disposition of Residue
All the residue of my estate shall be given to If
fails to survive me then all the residue of my estate shall
be given to
ARTICLE VIII
Appointment of Personal Representative
I appoint, as my Personal Representative. If this
Personal Representative predeceases me or fails or ceases to serve, I appoint
as my successor Personal Representative.

I direct that no bond or other security shall be required of any of the above parties serving as my Personal Representative in any jurisdiction.

ARTICLE IX Administrative Expenses

I direct that all estate, inheritance, or other death taxes (including interest and penalties, if any) payable under the laws of any jurisdiction by reason of my death, whether or not the property generating such taxes passes under this Will or any Codicil, shall be paid out of my residuary estate, without contribution, reimbursement, or apportionment.

ARTICLE X Powers of Personal Representative

I herby grant to my Personal Representative, referred to in this Article as "my fiduciary" with respect to my estate, in addition to those powers conferred by law, the following powers to be exercised without authority from any court in my Personal Representative's sole discretion, to deal with any and all property, real or personal, forming a part of my estate, including property held for minors, and whether constituting income or principal: (a) to invest, reinvest, and retain or abandon assets as long as such action shall seem prudent, wihtout restriction to investments authorized by law; (b) to sell, convey, grant options on, exchange, mortgage, lease, or otherwise dispose of all or any part of my property, real or personal (except as otherwise directed in Articles IV and VI), at public or private sale, for such prices and upon such terms (including credit) and in such manner as my Personal Representative deems advisable, including authority and power to make such sale or disposition to any beneficiary under this Will; (c) to receive the proceeds, rents, issues, incomes, and profits therefrom; (d) to borrow money from themselves or others; (e) to employ and compensate custodians, accountants, attorneys, and other agents; (f) to register securities or other property, real or personal, in nominee or bearer form; (g) to liquidate or compromise any and all claims due to or by my estate; (h) to make distributions of such property in case or kind or partly in each, in divided or undivided interests: (i) to exercise federal tax elections under the Internal Revenue Code, with or without making compensation among beneficiaries; (i) to retain and manage any business; (k) to pay Personal Representative's commissions and attorneys' fees on account; and (1) to execute and deliver any necessary instruments and give full receipts and discharges.

ARTICLE XI

Personal Representative Exonerated

My Personal Representative shall be responsible only for due diligence in the administration and disbursement of my estate and shall not be responsible for any loss or subject to any liability except by reason of my Personal Representative's own negligence or willful default proved by affirmative evidence, and every election, determination, or other exercise by my Personal Representative of any discretion granted, expressly or by implication under this Will or by law, made in good faith, shall fully protect my Personal Representative and shall be conclusive and binding upon all persons interested in this Will.

IN WITNESS WHEREOI WILL AND TESTAMENT, on presence of the individuals witnes	this da	ay of	_
			Testator
	LAST WILL	s signed, publis	shed, and declared by MENT in our join
presence, at his request we have presence and in the presence of ea			_
WITNESSES:			
STATE OF FLORIDA COUNTY OF MARION			
I, acknowledgement of this instrument as my Will.	, declare ent, and to the	to the cosubscribing wi	office taking my itnesses, that I signed
			 Testator

We,	and	, have been
sworn by the officer signing	g below, and declare to the	hat officer on our oaths that the
•		or's Will and signed it in our
		witness in the presence of the
Testator and of each other.	C	•
	- <u>-</u>	
WITNESS:	I	WITNESS:
A 1 1 1 1	1 1 1 1 1 0	1 4 7 4
	d subscribed before	•
		to me or who has produced a
		d subscribed before me by the
produced state pictured ID	, wild is person	hally known to me or who has
produced state pictured 1D	as identification, and	, who is e pictured ID as identification,
-	-	r and the subscribing witnesses,
all on this day of	_	and the subscribing withesses,
an on this day or	20	
	NOTARY PUBLIC	– STATE OF FLORIDA
	My Commission Ex	pires:
	My Commission	