LAST WILL AND TESTAMENT

OF

I, _____, of Baltimore City, Maryland, being of sound mind and body, hereby revoke all wills and codicils heretofore made by me and declare this to be my Last Will and Testament.

FIRST

Funeral Provisions and Debts

I direct my Personal Representative to pay all my legally enforceable debts, expenses of my last illness and funeral expenses, including the costs of a suitable marker for my grave, and I direct that the amount to be expended shall be within the sole and absolute discretion of my Personal Representative, free of any limitation imposed by law as to amount, and without prior application to or subsequent ratification by any other Court having jurisdiction over the administration of my estate.

Further, I direct my Personal Representative to arrange for my body to be transferred to the family burial plot after my funeral where I have already made arrangements for my final resting place.

SECOND

Identification of Children

As used in this Will, the words "child" or children refer to any one or more, as the case may be of my present children, namely ______ born on ______, ______ born on ______, _____ born on ______, _____ born on ______, and any child that may be born to me or legally adopted by me

after my execution of this Will.

THIRD

Designation of Personal Representative

A. I constitute and appoint my (relationship to testator) _______ to be the Personal Representative of this Will. If she shall fail for any reason to continue or qualify as Personal Representative hereunder, I constitute and appoint my son/daughter _______ to serve as such in her place.

B. I direct that my Personal Representative be excused from bond.

C. The Personal Representative herein names, and any successor or alternative Personal

Representative, are herein referred to in the singular and neuter gender.

FOURTH

Powers of Personal Representative

A. In addition to all powers, duties and discretion granted or imposed by law, my Personal Representative shall have with respect to my estate particularly the power to invest and reinvest, sell, assign, mortgage, exchange, lease, transfer or otherwise dispose of all or

any part of my estate, all in her sole discretion without application to, the approval of, or ratification by, the court having jurisdiction over the administration of my estate. All authorities, rights, powers, duties and discretion conferred by my Will upon, or lodged in, my Personal Representative shall be construed to be appurtenant to the fiduciary office, and shall pass to and be exercisable by whatever person or persons may then be duly qualified and acting as the Personal Representative of my estate.

B. My Personal Representative, in her sole and absolute discretion, also shall have the full right, power and authority if she shall deem the same necessary or desirable, but shall be under no obligation or requirements if it otherwise shall be determined in her best judgment, (1) to make distributions of my estate in cash or in kind without the necessity of making any distribution pro rata; (2) to make such decisions as she may deem appropriate in connection with the determination of whether any alternate date or dates shall be used for estate and/or inheritance tax purposes and whether any deductions available for estate tax purposes shall be used (in whole or in part) instead of as income tax deductions, either on the last return filed on my behalf individually, or on any of the returns filed in respect of income reported by my estate; and (3) to make compensating adjustments (in whole or in part) among the interests of any or all other persons entitled to share in my estate or on account of any such decision which may increase or reduce the amount of any interest.

FIFTH

Automobile and Tools

I give, devise and bequeath my <u>type of vehicle</u> along with all my work tools to my son ________. In the event that ______ predeceases me, I direct my Personal Representative to distribute the vehicle and tools and/or proceeds from sale of same to my other remaining children in as equal shares as possible.

In the event of any dispute among my beneficiaries with respect to the distribution of my automobile and tools, the decision of my Personal Representative shall be final and binding on all persons interested therein, including the decision to sell such personal property, and distribute the proceeds as part of my residuary estate.

The reasonable cost of protecting, appraising, packing, storing, shipping, cleaning, delivering, and insuring all assets disposed and in this section, including costs incurred by the issuance of letters of administration, shall be paid as an expense of administering my estate.

SIXTH

Tangible Personal Property

I give, devise and bequeath all of my other tangible personal property that has not been specifically mentioned in this Will, including but not limited to clothing, jewelry, personal effects, articles of household use and ornament, furniture, and other tangible personal property of like nature which may be owned by me, together with all policies of insurance relating thereto, equally between such of my children as survive me, to be divided between them by my Personal Representative in as nearly equal portions as may be practical, having due regard for the personal preferences of each. In the event that any of my children predecease me, that child's share shall be distributed to his or her children in equal shares, per stirpes.

In the event of any dispute among my beneficiaries with respect to the distribution of any item or items of my tangible personal property, the decision of my Personal Representative shall be final and binding on all persons interested therein, including the decision to sell such personal property, and distribute the proceeds as part of my residuary estate.

The reasonable cost of protecting, appraising, packing, storing, shipping, cleaning, delivering, and insuring all assets disposed and in this section, including costs incurred by the issuance of letters of administration, shall be paid as an expense of administering my estate.

SEVENTH

Real Property

I give, devise and bequeath my family home and residence located at

_____, in the City of Baltimore, Maryland, to my daughter

_______. Upon the death of my daughter _______, I give, devise and bequeath my home to ________. In the event that said beneficiaries fail to survive me, I give my real property as follows: equally between my surviving children, to be divided between them by my Personal Representative in as nearly equal portions as may be practical, having due regard for the personal preferences of each. In the event that any of my children predecease me, that child's share shall be distributed to his or her children in equal shares, per stirpes.

In the event of any dispute among my beneficiaries with respect to the distribution of my real property, the decision of my Personal Representative shall be final and binding on all

persons interested therein, including the decision to sell such real property, and distribute the proceeds as part of my residuary estate.

The reasonable cost of protecting, appraising, packing, storing, shipping, cleaning, delivering, and insuring all assets disposed and in this section, including costs incurred by the issuance of letters of administration, shall be paid as an expense of administering my estate.

EIGHTH

Residuary Estate

After the payment of all expenses of administration and other charges payable from my estate, all the residues of my estate, real and personal, whether in possession, expectancy or remainder, including real estate, life insurance proceeds payable to my estate and all property over which I may have any power of appointment - - herein called my residuary estate - - I give, devise, bequeath and appoint as follows: equally between such of my children as survive me, to be divided between them by my Personal Representative in as nearly equal portions as may be practical, having due regard for the personal references of each. In the event that any of my children predeceases me, that child's share shall be distributed to his or her children in equal shares, per stirpes.

NINTH

Payment of Taxes

All estate and inheritance taxes (including any interest and penalties hereon not caused by negligent delay) payable with respect to all property includable in my gross estate whether or not

such property constitutes a part of my probate estate, shall be paid by my Personal

Representative out of my residuary estate.

TENTH

Headings

The headings used herein are for convenience only and do not affect or modify the provisions of this Will.

IN WITNESS WHEREOF, I have hereunto signed my name this _____ day of

_____, 20____.

Name of Testator

The foregoing instrument was signed, published and declared by _____,

the testator above-named, as and for _____ Last Will and Testament, in the

presence of both of us, and we, at the same time, at his request, in his presence and in the

presence of each other, hereunto subscribe our names as attesting witnesses.

WITNESS:

Name

Street Address

Witness Signature (Seal)

City State Zip Code

Law Office of Jo Ann Miller & Associates, LLC P. O. Box 70255 Rosedale, Maryland 21237 (888) 470-3163

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WITNESS:

Name

Street Address

Witness Signature (Seal)

City State Zip Code

Law Office of Jo Ann Miller & Associates, LLC P. O. Box 70255 Rosedale, Maryland 21237 (888) 470-3163

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