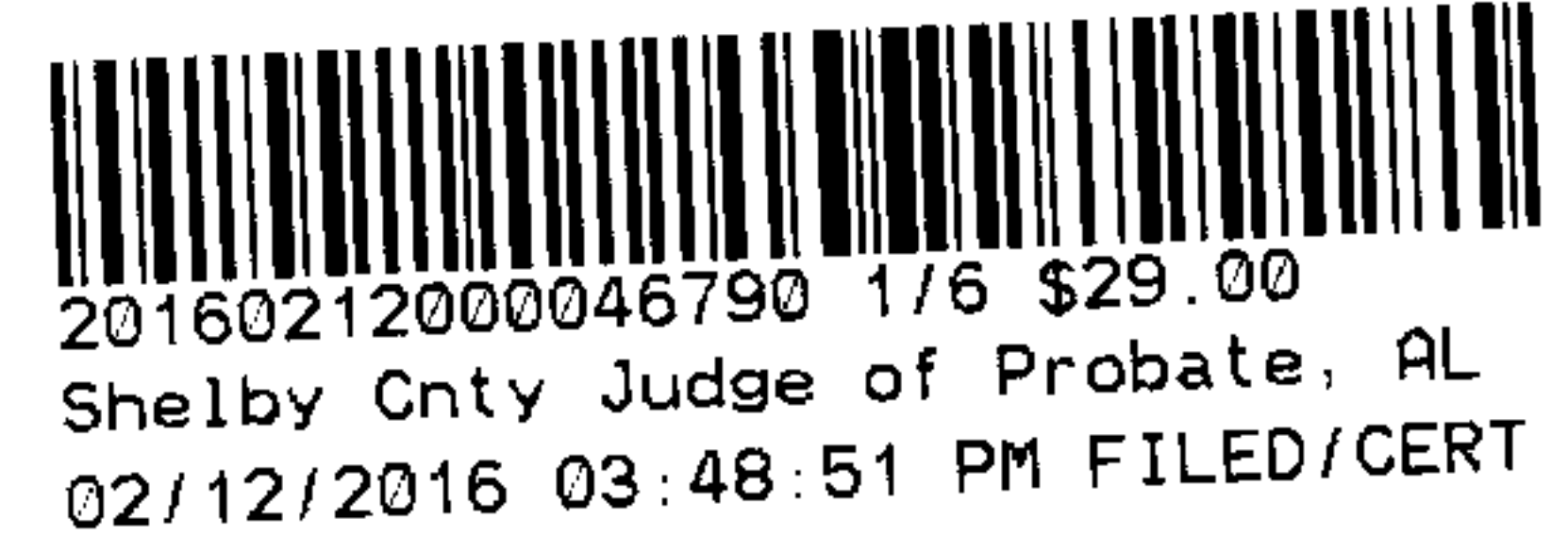


**LAST WILL AND TESTAMENT
OF
OLIVIA MERLE WURNER**



I, Olivia Merle Wurner, a resident of Wilsonville, Alabama declare this to be my Last Will and Testament, and revoke all former Wills and Codicils.

**ARTICLE I
Identification of Family**

In making this Will I have in mind my husband, Donald Earle Wurner, and my children, Deanna Lynn McLean, born 1971, and Shannan Anne Johnson, born 1975, together with any children hereafter born to or adopted by my husband and me. Any reference to a "child of mine" or "my children" shall include the persons, other than my husband, named or referred to in this Article.

**ARTICLE II
Disposition of Remains**

I direct that my remains be cremated. I would like my ashes to be interned at First Christian Church on Valley Dale Road. Birmingham. Al. I authorize my Executor to carry out these directions and wishes, particularly those for the disposition of my remains.

**ARTICLE III
Appointment of Fiduciaries**

A. Appointment of Personal Representative. I appoint my husband as Executor of my estate. If my husband is or becomes unable or unwilling to serve as Executor, I appoint my daughter, Deanna Lynn McLean and my daughter, Shannan Anne Johnson as co-alternate Executors of my estate, but if either is or becomes unable or unwilling to serve, the other may serve as sole Executor.

B. Bond; Court Supervision. My Executor shall have the right to serve without bond and to administer and settle my estate without the intervention or supervision of any court, except to the extent required by law. Nothing herein shall prevent my Executor from seeking the assistance of the court in any situation where my Executor deems it appropriate.

**ARTICLE IV
Specific Gifts**

A. Gifts of Specified Items of Property. I give all my interest in certain items of

tangible personal property to the beneficiaries designated in this section as follows:

1. **Specific Gift One.** I give my diamond watch, diamond earrings, diamond and gold bracelet, emerald ring and diamond wedding ring to my daughter, Deanna Lynn McLean if she survives me. If Deanna Lynn McLean does not survive me, I give this gift to my daughter, Shannan Anne Johnson.

2. **Specific Gift Two.** I give my diamond necklace, 2 ct. diamond ring, emerald earrings, pearl and diamond ring, and diamond white- gold bracelet to my daughter, Shannan Anne Johnson if she survives me. If Shannan Anne Johnson does not survive me, I give this gift to my daughter, Deanna Lynn McLean.

3. **Specific Gift Three.** I give our home to my daughter if my husband doesn't survive me to do what she wants to do with it to my daughter, Deanna Lynn McLean if she survives me. If Deanna Lynn McLean does not survive me no property shall pass under this Article.

B. **Insurance.** I give to each recipient of an item of tangible personal property my interest in any insurance covering the item. My purpose in making this gift is to give each recipient the benefit of insurance coverage for which I have already paid. It is not my intention to give any recipient the proceeds of an insurance claim that exists but is unpaid at my death.

ARTICLE V

Disposition of Residue

A. **Provision for Husband.** I give all of the rest and residue of my estate, wherever located (hereafter referred to in this Article as "residue"), to my husband if he survives me.

B. **Provision for Descendants.** If my husband does not survive me then I give the entire residue to my descendants.


1. **Provision for Others.** If I am not survived by my husband, or by any of my descendants, I give the entire residue to my heirs.

ARTICLE VI

Alternative Methods of Distribution

A. **Purpose of Article.** Recognizing that under certain circumstances the terms of this Will may direct that property be distributed outright to a person who is under age twenty-one (21) or under a legal disability; I make the following provisions to facilitate the distribution of property to such persons.

B. **Alternative Methods.** Whenever the terms of this Will direct my personal representative (referred to in this Article as the "fiduciary") to distribute property outright to a


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person who is then under age twenty-one (21) or under a legal disability, the fiduciary may retain pursuant to Paragraph C. of this Article or distribute all or any portion of that property in any one or more of the following ways:


1. Delivery directly to the beneficiary;
2. Delivery to the parent or stepparent of the beneficiary;
3. Delivery to the guardian of the beneficiary's person or property;
4. Delivery to any Custodian for the beneficiary under the Uniform Gifts to Minors Act;
5. Delivery to any then existing trust created for the beneficiary;
6. Deposit in a financial institution in an account established in the name of the beneficiary alone pursuant to the laws of the State of Alabama;
7. Storage of any tangible personal property in safekeeping with the costs of storage to be borne by the beneficiary; or
8. Sale of any tangible personal property and delivery of the proceeds in any manner permitted by this Article.

Provided the fiduciary acts in good faith, upon delivery of any property in accordance with the provisions of this Article, the fiduciary shall be discharged from all responsibilities in connection with the property.

C. Discretionary Trust. Any property not distributed as provided in Paragraph B. of this Article shall be retained by the fiduciary in trust for the beneficiary on the following terms and conditions: During any period in which the beneficiary is under a legal disability or under twenty-one (21) years of age, the fiduciary shall pay to or apply for the benefit of the beneficiary so much of the income and principal of the trust as the fiduciary, in its sole and absolute discretion, determines is advisable for the beneficiary's health, support, education and general welfare. At such time as the beneficiary is neither under a legal disability nor under age twenty-one (21), the fiduciary shall distribute any remaining trust assets to the beneficiary. If the beneficiary dies before all of the trust assets have been distributed, the fiduciary shall distribute any remaining trust assets to the beneficiary's estate.

ARTICLE VII

Administrative Provisions


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A. Powers and Duties of Personal Representative. My personal representative shall have all of the powers and duties granted to or imposed upon personal representatives serving with non-intervention powers pursuant to the laws of the State of Alabama.

B. Debts and Expenses. All expenses of administration chargeable to principal, the expenses of the disposition of my remains, and all my legitimate debts, if and when paid, shall be paid from the principal of my residuary estate. No debt need be paid prior to its maturity in due course and except as otherwise provided in this Will no interest in any property passing under this Will need be exonerated.

C. Taxes. All estate, inheritance or other similar death taxes, together with any interest or penalties thereon, arising by reason of my death with respect to any property includable in my taxable estate, and any adjusted taxable gifts, whether passing under or outside of this Will, shall be paid from the principal of my residuary estate without reimbursement from the recipients or beneficiaries of such property, provided, however, that in the event any proceeds of insurance upon my life or any property over which I held a power of appointment are included in my estate for purposes of determining the federal estate tax liability of my estate, then the residue of my estate shall be entitled to receive from the recipients of any such proceeds or property the portion of such federal estate tax liability attributable to such proceeds or property determined in accordance with IRC §§ 2206 and 2207.

ARTICLE VIII

Miscellaneous


A. Number and Gender. Unless the context indicates a contrary intent, the plural and singular forms of words shall each include the other, and every noun and pronoun shall have a meaning that includes the masculine, feminine and neuter genders.

B. Survival. To "survive" me, as that term is used in this Will, a person must continue to live for thirty (30) days after my death.

C. Descendants. The "descendants" of an individual include only the following:

1. All such individual's biological descendants, except any person not born in lawful wedlock and his descendants, unless the biological parent who would otherwise cause him or her to be a descendant has acknowledged paternity or maternity in legitimation proceedings, or in an unambiguous signed writing identifying such person by name, or by raising such person in the same household; and
2. Persons adopted by such individual or one of his or her descendants, and their descendants.

If the parent, who would cause a person to be a descendant as defined above, is replaced in an adoption proceeding, such person shall remain a descendant unless such parent voluntarily consents to the relinquishment of his or her status as parent in connection with such adoption proceedings.


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D. Heirs. The term "heirs" shall mean those persons entitled to inherit under the then-applicable laws of the State of Alabama governing the descent of an intestate's separate estate. They shall inherit in their statutory proportions. If the provisions of this Will call for a distribution of property to my heirs or the heirs of any other person and the event giving rise to the requirement for such distribution takes place at a time later than my death or the death of such person, the determination of the identity of such heirs shall be made as if I (or such other person) had died on the date of the event giving rise to such requirement for distribution.

E. Exclusion of Pretermitted Heirs. Other than as set forth in this Will, I make no provision for any child of mine or descendant of a deceased child of mine. I specifically make no provision for any person (whether now living or hereafter born), other than a child named or referred to in Article I or a descendant of mine as defined in this Will, who may be entitled to claim an interest in my estate under the laws of the State of Alabama.

F. Legal Disability. A person is under a legal disability if my personal representative determines, in good faith, that the person is incapable of managing her property or of caring for herself, or both, or is in need of protection or assistance by reason of physical injury or illness, mental illness, developmental disability, senility, alcoholism, excessive use of drugs, or other physical or mental incapacity.


G. Title to Real Property. Upon my death, title to any real property passing under this Will shall vest in my personal representative in his fiduciary capacity and shall remain so vested until my personal representative distributes or sells that property, at which time title shall vest in the distributee or purchaser.

H. Disclaimer. Except as may be otherwise specifically provided in this Will, in the event that any beneficiary disclaims an interest arising out of this Will or any trust created herein it is my intention that the interest disclaimed shall be distributed in the same manner and at the same time as if the disclaiming beneficiary had died immediately preceding the event pursuant to the laws of the State of Alabama.

I. Governing Law. The provisions of this Will shall be interpreted in accordance with and in light of the laws of the State of Alabama.

J. Corporate Successors. Whenever a corporation or other business entity is referred to herein, the reference shall include any successor organization.

K. References to Statutes. In this Will, the abbreviation "IRC" shall refer to the Internal Revenue Code of 1986 as amended.


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I have initialed and dated for identification purposes all pages of this, my Last Will, and have executed the entire instrument by signing this page on the 12 day of Feb., 2016, at CHELSEA, Alabama.

Olivia M. Warner
Olivia Merle Warner

Attestation and Statement of Witnesses

Each of us declares under penalty of perjury under the laws of Alabama that Olivia Merle Warner, the Testator, signed this instrument as her Last Will in our presence, all of us being present at the same time, and we now, at the Testator's request, in the Testator's presence, and in the presence of each other, sign below as the witnesses, declaring that the Testator appears to be of sound mind and under no duress, fraud, or undue influence.

Jan Wallace
[Witness Signature]


JAN WALLACE
[Print Name]

Residing at
60 CHELSEA CORNERS
CHELSEA, AL 35043

Diane D. Thomas
[Witness Signature]

Diane D. Thomas
[Print Name]

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CHELSEA, AL 35043


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