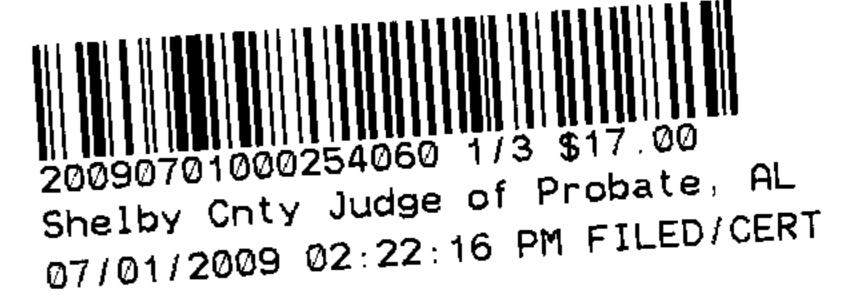
LAST WILL AND TESTAMENT <u>OF</u> OLLIE M. TAYLOR



I, OLLIE M. TAYLOR, a resident of SHELBY COUNTY, ALABAMA, being over the age of nineteen (19) years, and of sound and disposing mind and memory, do hereby make, publish and declare that this is my Last Will and Testament, hereby expressly revoking all Wills, Codicils and other writings in the nature thereof, heretofore made by me.

ITEM I

Payment of Debts

It is my desire that all my just debts, health care expenses incurred by or for me, funeral expenses (including the costs of a suitable monument at my grave), and the costs of administration of my estate be paid as soon as practicable after my death; provided, however, that I do not, by this direction, waive any exemption to which my estate or distributees may be entitled, as pertaining to debts of my estate.

In the event any property shall be encumbered by mortgage or lien, or shall be pledged to secure any obligation, my Personal Representative shall, in the sole discretion of my Personal Representative, determine whether such indebtedness shall be charged to or paid by my estate, or whether such property shall be distributed subject to such indebtedness.

ITEM II

Identity of Testatrix' Family

I hereby declare that I am a widow, my beloved husband, GEORGE TAYLOR, having heretofore predeceased me.

I hereby declare that I have two (2) children, whose names are THEODORE O. TAYLOR and WANDA J. SAILES, and all references in this Will to "my Children" are references to them, collectively.

ITEM III

Disposition of Property

It is my intention, by means of this Will to dispose of all real, personal and mixed property which I may own, which is subject to the control of this Will, at the time of my decease, of whatever kind or character, and wheresoever situated. With said objective in mind, following the satisfaction of the expenditures authorized within Item I of this, my Last Will and Testament, I hereby give, devise and bequeath the rest, residue and remainder of my estate, as follows:

Unto my son, THEODORE O. TAYLOR, I specifically give, devise and bequeath 80% of the rest, residue and remainder of my estate, whether consisting of real,

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personal or mixed property, and wheresoever situated, to be his, absolutely. Provided, however, in the event that my said son should fail to survive me, I give, devise and bequeath such portion of my estate to the lineal descendant or descendants of my said son, by representation.

Unto my daughter, **WANDA J. SAILES**, I specifically give, devise and bequeath 20% of the rest, residue and remainder of my estate, whether consisting of real, personal or mixed property, and wheresoever situated, to be hers, absolutely. Provided, however, in the event that my said daughter should fail to survive me, I give, devise and bequeath such portion of my estate to the lineal descendant or descendants of my said daughter, by representation.

ITEM IV

Personal Representative

I hereby nominate and appoint **THEODORE O. TAYLOR** to serve as Personal Representative of my estate, without the posting of bond and without the requirement of filing any interim or final accounting, or any other accounting or settlement with any Court. In addition to any powers granted by law, I give my Personal Representative power, exercisable within said Personal Representative's sole discretion and without Court Order, to retain, sell at public or private sale, exchange, lease, for any legal term, mortgage, pledge, or otherwise deal for any purpose with the property, real, personal or mixed, from time to time comprising my estate, for such consideration and on such terms as my Personal Representative shall determine; to borrow money for any purpose, at interest rates then prevailing, from any entity, to invest in any property whatsoever, which comprises my estate; to execute contracts, notes, conveyances, or other instruments; and to conduct all other acts which my Personal Representative deems to be appropriate regarding the management of any and all property of my estate, without any reservations.

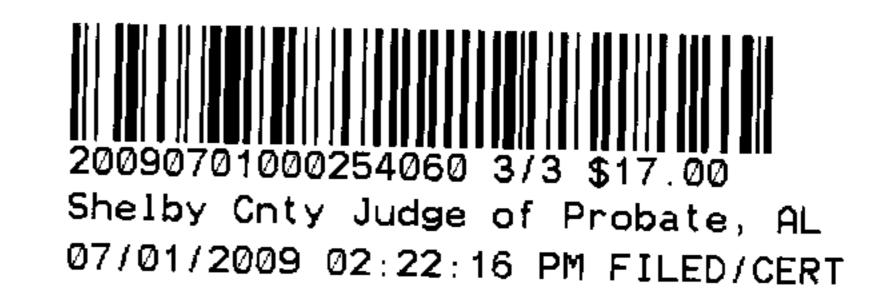
In the event **THEODORE O. TAYLOR** fails to qualify or declines to serve as Personal Representative of my estate, I hereby nominate and appoint **THEODORE O. TAYLOR, JR.** to serve as Personal Representative of my estate, without the posting of bond, and with the identical powers and authority granted to my first-named Personal Representative hereinabove.

Testatrix' Acknowledgment

I, OLLIE M. TAYLOR, the Testatrix, sign my name to this instrument this __22nd day of _______, 2005, and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my Last Will and Testament and that I sign it willingly, that I execute it as my free and voluntary act for the purpose therein expressed, and under no constraint or undue influence.

OLLIE M. TAYLOR

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Attestation Clause

We, the undersigned witnesses, sign our names to this instrument, being first duly sworn, and do hereby declare to the undersigned authority that the Testatrix signs and executes this instrument as her Last Will and Testament and that she signs it willingly, and that each of us, in the presence and hearing of the Testatrix, hereby signs this Will as witness to the Testatrix' signing, and that to the best of our knowledge, the Testatrix is nineteen (19) years of age or older, of sound mind, and under no constraint or undue influence.

P. O. Box 119 Montevallo, AL 35115 Witness Address P. O. Box 119 Montevallo, AL 35115 Witness Address

STATE OF ALABAMA **COUNTY OF SHELBY**

General Acknowledgment

Subscribed, sworn to and acknowledged before me by OLLIE M. TAYLOR, the Testatrix, and subscribed and sworn to before me by her witnesses M. A. Spears and Pleasia F. Spears

September Done this 22ndday of __ 2005.

Notary Public

My Commission Expires: 05/17/07



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