

IN THE MATTER OF THE ESTATE OF)
PATRICIA KELLEY DURWARD)
Deceased)

PROBATE COURT
OF JEFFERSON COUNTY, ALABAMA
CASE NO. 19BHM00094

**PETITION FOR PROBATE OF WILL
(Self-Proved Will)**

Comes the petitioner, Gerard J. Durward, and shows this Court the following facts:

1. Patricia Kelley Durward (the "decedent") died testate at UAB Hospital, 1713 6th Avenue South, Birmingham, AL 35233 on or about the 7th day of December, 2018, and, at the time of such death, was an inhabitant of Jefferson County, Alabama.

2. Surrendered herewith is the decedent's last will and testament (and all codicils thereto) naming the petitioner as executor thereof, which was (were) duly signed by the decedent when over eighteen (18) years of age, and was (were) attested by the following witnesses:

Name	Present Address
Joseph Bluestein	2311 Highland Avenue South, Birmingham, AL 35205
Lauren Seal	2311 Highland Avenue South Birmingham, AL 35205

3. The decedent's last will and testament, as identified in paragraph 2 hereof, was self-proved in a manner substantially in accordance with the requirements of **Ala. Code §43-8-132**. The name and present address of the officer authorized to administer oaths before whom said will was acknowledged are as follows: Linda K. Steele, 2311 Highland Avenue South, Birmingham, AL 35205.

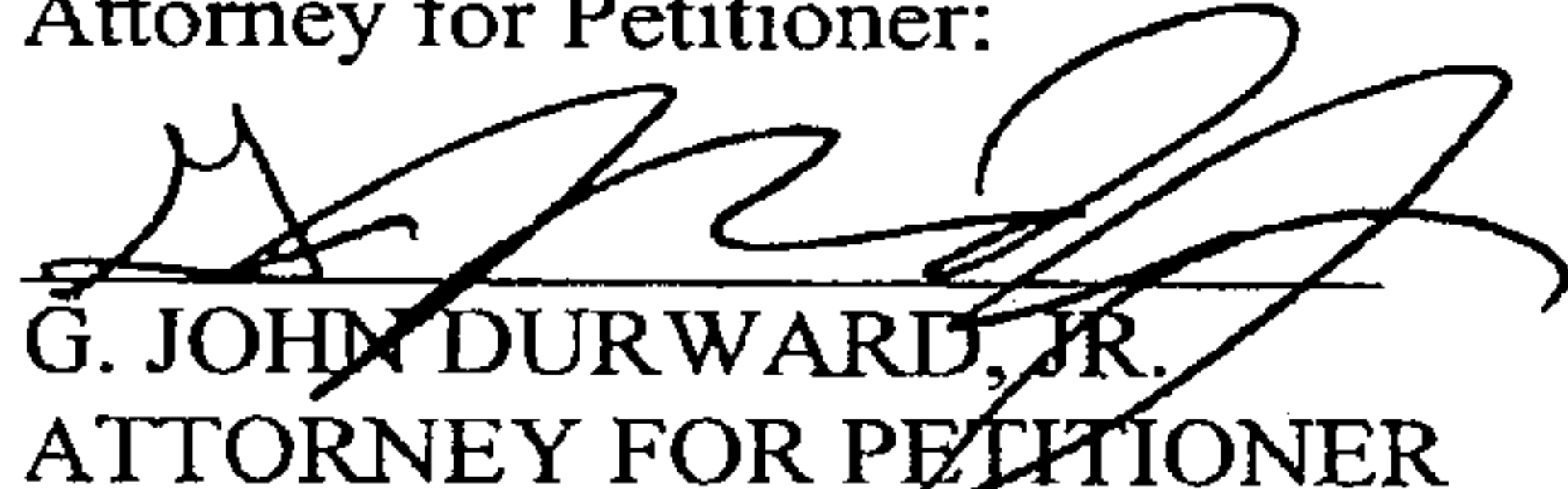
4. The following is a true, correct and complete list of the names, ages, conditions, relationships and addresses of the decedent's surviving spouse and next-of-kin (as determined by application of **Ala. Code §43-8-42**):

Name, age, condition, relationship	Address
<i>WJ</i> Gerard J. Durward, 82, Sound Mind, Surviving Spouse	2600 Arlington Avenue South, Unit 61 Birmingham, AL 35205
<i>W</i> G. John Durward, Jr., 46, Sound Mind, Son	2 Carla Circle Birmingham, AL 35213
<i>W</i> Michael P. Durward, 43 Sound Mind, Son	2614 Southbury Circle Birmingham, AL 35216

WHEREFORE, the petitioner prays that this Court will take jurisdiction of this petition, will cause all such notice or citations to issue to the said surviving spouse, next-of-kin, attesting

witnesses, and oath-administering officer, as may be proper in the premises; and will cause such proceedings to occur, and such proof to be taken, and render such orders and decrees as will duly and legally effect the probate and record in this Court of said will (and all codicils thereto) as the last will and testament of the decedent. This petition is deemed to be verified pursuant to Ala. Code §43-8-22.

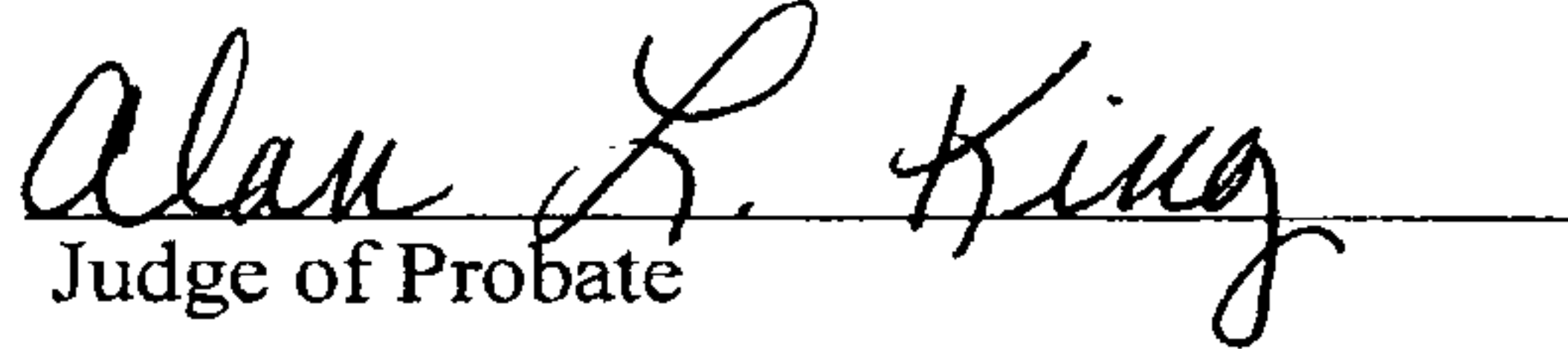
Attorney for Petitioner:


G. JOHN DURWARD, JR.
ATTORNEY FOR PETITIONER
2015 2nd Avenue North, Suite 101
Birmingham, AL 35203
(205) 324-6654


GERARD J. DURWARD, PETITIONER
2600 Arlington Avenue South, Unit 61
Birmingham, AL 35205

BENCH NOTE

Filed in the Probate Court of Jefferson County, Alabama, this the 14 day of January, 2019, prayer granted and ordered recorded.


Judge of Probate

PETITION FOR PROBATE OF WILL
3B.02
(SELF-PROVED WILL)
(Code 1975. §43-8-160, et seq.,
§§43-8-132 and 133)

B'HAM BAR ASS'N FORM NO.

(Revised May 1990)

19BHM00094

LETTERS TESTAMENTARY

IN THE MATTER OF THE ESTATE OF:

**IN THE PROBATE COURT OF
JEFFERSON COUNTY, ALABAMA**

PATRICIA KELLEY DURWARD,
Deceased

CASE NO. 19BHM00094

LETTERS TESTAMENTARY

The Will of the above-named deceased having been duly admitted to record in said county, **Letters Testamentary** are hereby granted to **GERARD J. DURWARD,** the Personal Representative named in said will, who has complied with the requisitions of the law and is authorized to administer the estate. Subject to the priorities stated in §43-8-76, Code of Alabama (1975, as amended), the said Personal Representative, acting prudently for the benefit of interested persons, has all the powers authorized in transactions under §43-2-843, Code of Alabama (1975, as Amended).

WITNESS my hand this date, **14th day of January, 2019.**

(SEAL)



Judge of Probate

I, Alan L. King, Judge of Probate Court of Jefferson County, Alabama, hereby certify that the foregoing is a true, correct and full copy of the **Letters Testamentary** issued in the above styled cause as appears of record in said Court. I further certify that said Letters are still in full force and effect.

WITNESS my hand and seal of said Court this date, **14th day of January, 2019.**

Judge of Probate

LAST WILL AND TESTAMENT

OF

PATRICIA KELLEY DURWARD

FILED IN OFFICE THIS THE
14 DAY OF January 20 19
FOR PROBATE AND RECORD.
Alan L. King
JUDGE OF PROBATE

I, PATRICIA KELLEY DURWARD, a citizen of the United States of America, a resident of the County of Jefferson, State of Alabama, being of sound and disposing mind and memory, do make, publish and declare this instrument as and for my Last Will and Testament, hereby revoking any and all other wills and codicils heretofore made by me.

ITEM I

INTRODUCTION

I am married to Gerard John Durward, hereinafter sometimes referred to as my "husband." As of the date of this Will, I have two sons, whose names are Gerard John Durward, Jr. and Michael Patrick Durward. For the purposes of this Will, references to my "sons" shall mean the sons named herein. As used in my Will, the terms "descendants" and "lineal descendants" are intended to include my sons and any persons born to or adopted by my sons or by any descendant of mine. Notwithstanding anything to the contrary herein, any person who is adopted on or after age twenty-one (21) years, and the lineal descendants of such adopted persons, are intended to be excluded from any reference herein to my descendants and lineal descendants.

ITEM II

PAYMENT OF DEBTS/PROBATE OF WILL

My Personal Representative shall first pay out of my estate all of my debts and expenses of administration, including the expenses of my last illness and funeral, as soon as possible after my death, except, however, my Personal Representative shall pay all transfer, inheritance, legacy, estate,

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succession and other taxes (together with any interest or penalty thereon) levied upon and against my estate attributable to property passing hereunder or otherwise, from that portion of my estate and in the manner hereinafter directed. I further direct that my Personal Representative may probate my Last Will and Testament either in the county of my residence at the time of my death or in any county in the State of Alabama in which I may own property at the time of my death.

ITEM III

DISPOSITION OF PERSONAL EFFECTS

(a) I may prepare a memorandum in conjunction with this Will which indicates my desires with regard to the disposition of special personal property of mine. If I prepare such memorandum, it will be an expression of my desires with regard to the disposition of such personal property. Although I realize that such memorandum shall not be binding upon the Personal Representative, I hope and expect that the Personal Representative and my beneficiaries will honor this expression of my desires.

(b) I give and devise all of my wearing apparel, jewelry, books, pictures, household furniture and furnishings, both useful and ornamental, any equity ownership interest in any club or organization of which I am a member, any vehicle that I may own, and all other objects of my personal use, and any cemetery plots, to my husband, Gerard John Durward, absolutely, if he is living at the time of my death. In the event my said husband shall predecease me, I give and devise all of said objects of property to my sons, Gerard John Durward, Jr. and Michael Patrick Durward, in shares of substantially equal value. If either of my sons should predecease me, then I give and devise said son's share of said property to his lineal descendants who survive me, if any, per stirpes, and if none, to my other son, or to his lineal descendants who survive me, if any, per stirpes, if he should predecease me. In the event that my said husband and my said sons should all predecease me, leaving no lineal descendant of mine surviving me, then this devise shall lapse, and the aforesaid property shall become a part of the residue of my estate. I hereby vest in my said Personal Representative, hereinafter named, full power and authority

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to determine what objects of property are included in the foregoing description contained in this Item of my Will, and, in the event my husband shall not be living, to make such division of said objects of property among my descendants as, in the opinion of my Personal Representative, may be desirable, having due regard for the personal preferences of my descendants.

(c) In the event any of my said beneficiaries shall be under the age of twenty-one (21) years on the occasion of my death, I direct that my Personal Representative shall transfer, assign and deliver over to my Trustee, hereinafter named, such beneficiary's share of the objects of property described herein. I authorize my Trustee, in its sole discretion, either to pay over his or her share of said objects of property to said beneficiary, or to hold his or her share of said objects of property in trust for him or her until he or she shall attain the age of twenty-one (21) years, at which time his or her share of said objects of property shall be paid over to him or her, free from any trust. In the event my Trustee, in its absolute discretion, feels it to be impractical to hold any of said objects of property in trust for a beneficiary who is under the age of twenty-one (21) years, I authorize my Trustee to sell such objects of property as it may deem desirable, transferring and paying over any proceeds which may be realized as a result of such sale to the trust herein created for the benefit of such beneficiary.

ITEM IV

CONTINGENT MONETARY DEVISE TO TRUST

(a) If my husband predeceases me, I give and devise to the Trustee, hereinafter named, the sum of Five Hundred Thousand Dollars (\$500,000.00) for the benefit of my mother, Vinita M. Kelley, if she survives me. The Trustee shall hold such property in trust for the benefit of my mother for her lifetime. During my mother's lifetime, the Trustee shall use or apply for the benefit of my mother such part of the net income from said trust estate and also such additional sum or sums out of principal thereof as the Trustee, in its sole and unfettered discretion, deems appropriate or desirable for her best interests and welfare. Any income not so paid or applied shall be accumulated and added to the principal of said trust at the end of the fiscal year of the trust. I want it specifically understood that I am creating



this separate trust in order to provide my mother with supplemental benefits, over and above any benefits that might be provided to her or for her benefit by any governmental assistance. Accordingly, I direct that any payments or distributions made for the benefit of my mother hereunder shall not be in lieu of such assistance, but shall be supplemental to any benefits for which she may qualify under any federal, state or local program and which may be provided in the form of governmental assistance for her.

(b) My primary concern during the life of my mother is for the comfort and well-being of my mother, and the Trustee need not consider the interest of any other beneficiary in making distributions for my mother under this Item.

(c) If my mother does not survive me, this devise shall lapse and such property shall become a part of the residue of my estate.

(d) Upon the death of my mother, if she survives me, I direct that any remaining assets in said trust shall be distributed in equal shares to my then living lineal descendants, per stirpes; provided, that if any lineal descendant of mine shall then have other property held in trust for him or her under this Will, then his or her share of said trust shall be administered and disposed of like such other property so held in trust for him or her.

ITEM V

MARITAL DEVISE

(a) If my husband, Gerard John Durward, survives me, I give and devise to him, absolutely and forever, an amount equal to the maximum marital deduction allowable in determining the federal estate tax payable by reason of my death, reduced by the value for federal estate tax purposes of all other items which pass or have passed to my husband under other provisions of this Will or which have already passed to him or for his benefit otherwise than under the terms of this Will, by operation of law, through life insurance policies or otherwise, either at my death or at any time during my life, but only to the extent that such items are included in my gross estate and are allowable as a marital deduction for federal estate tax purposes; provided, however, that the amount of the devise hereinabove set forth shall

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be further reduced by that amount, if any, needed to increase my taxable estate to the largest amount which, after taking into account the credit under I.R.C. Section 2010 available to my estate for federal estate tax purposes and the state death tax credit or deduction against such tax (but only to the extent that the use of such state death tax credit or deduction does not increase the death tax payable to any state), but no other credit, will result in the least possible federal estate tax being payable by my estate.

(b) In making the computations necessary to determine the amount of this devise, the final determinations for federal estate tax purposes shall control. Notwithstanding anything herein to the contrary, in order to implement this gift and devise, the Personal Representative, in making distributions wholly or partly in property, shall distribute to my husband assets, including cash, fairly representative, on the date or dates of distribution, of appreciation or depreciation in the value thereof for federal estate tax purposes in my estate, of all property available for distribution in satisfaction of this gift and devise.

(c) In the sole power and discretion of the Personal Representative, the payment of this amount may be made wholly or partly in cash or property as selected by it; provided, however, that in no event shall there be included in this devise any asset (or the proceeds of any asset) which does not qualify for the marital deduction for federal estate tax purposes; and provided further, that any asset or the proceeds of assets with respect to which any estate or death taxes are paid to any foreign country or any of its possessions or subdivisions shall be the last to be used to satisfy this devise.

(d) In the event my said husband shall disclaim in whole or in part the devise described hereinabove by filing with my Personal Representative a qualified disclaimer as defined in I.R.C. Sections 2046 and 2518, said property, or portion thereof to which the disclaimer applies, shall be added to my residuary estate and disposed of as hereinafter provided.

(e) Should my said husband predecease me, I direct that the devise made to him in this Item shall lapse, and the assets of my estate which would have constituted such devise shall be merged with and become a part of the residue of my estate.

(f) I understand that in the process of the administration of my estate, occasions may arise where there is a possible conflict between the interest of my said husband on the one hand, and the



interests of my lineal descendants on the other, especially, but without being limited to, interpretations by my Personal Representative relative to income and estate tax matters. I specifically direct my Personal Representative and Trustee to interpret any provision of my Will and to take such action in the administration of my estate or of the trusts created hereunder, which will serve to promote the welfare and best interest of my said husband, to the possible detriment of the interest of any other beneficiary.

ITEM VI

DISPOSITION OF RESIDUE

I give and devise unto my Trustee, as hereinafter named, for the uses and purposes, upon the terms and conditions, and with the powers and duties hereinafter set forth, all of the residue of my estate, including the residue of the property, whether real or personal, of every kind and wherever located, belonging to me at my death, or payable to my estate from any source, and remaining after payment of all debts of my estate and provisions for any devises hereinabove set forth, which said assets comprise the residue of my estate, all of which such property is herein referred to as my "trust estate."

ITEM VII

TRUST ESTATE

(a) The Trustee shall hold said trust estate in trust for the use and benefit of my husband, for and during his lifetime. During the lifetime of my husband, the Trustee shall pay over to my husband the entire net income from said trust estate, in such installments as may be convenient to him, but in no event less frequently than annually. Furthermore, the Trustee may appoint to my husband from the corpus of said trust estate such amount as from time to time may be necessary to maintain him in health and reasonable comfort, to support him in his accustomed manner of living, and to provide for his health, medical, dental, hospital and nursing expenses and expenses of invalidism, taking into account other resources available. It is my intention that this power which has been granted to the Trustee in the immediately preceding sentence shall be a power limited by an ascertainable standard, as defined in

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Treasury Regulations Section 20.2041-1(c)(2), and such power shall not be a general power of appointment. It is also my intention that this power of appointment which I have granted to the Trustee shall be exercised only in strict accordance with the standards set forth in this paragraph.

(b) If all or any part of any home which I may own at the time of my death is included as an asset of the trust estate, then, so long as my husband shall live, I direct that he shall be permitted to use and occupy said home. During the occupancy of such home by my husband, to the extent there are sufficient assets in the trust estate, the Trustee shall pay a share of the interest, taxes, repairs, insurance, and other miscellaneous maintenance charges thereon, proportionate to the trust's interest in said home, or all of said expenses, in the event the trust owns said home in its entirety, and shall allow my husband the full use of said home, free of rent or other charge. In the event my husband desires to move to another residence, the Trustee shall sell said home and either (1) reinvest the proceeds in another home or (2) invest the proceeds in other assets to be held in said trust estate. My husband shall be permitted to use and occupy any replacement home, free from rent or other charge, for as long as he shall live.

(c) Upon the death of the last to die of my husband and me (hereinafter referred to as the "apportionment date"), the Trustee shall apportion said trust estate into equal shares for my sons, Gerard John Durward, Jr. and Michael Patrick Durward, whether then living or deceased. Each share apportioned for a son of mine, or the lineal descendants of a deceased son under provisions set forth hereinafter, shall be a separate and distinct trust. I authorize my Trustee, if it so desires, for the sake of convenience, to refrain from making a physical separation of the assets of these trusts into separate equal trusts, if such treatment will facilitate the administration of the trusts. I also authorize my Trustee to mingle and commingle investments, but I wish it specifically understood that I am creating independent trusts for all purposes. In funding such trusts, it is my wish and intent that the Trustee shall allocate to the share apportioned for each son of mine an equal portion of the property of said trust which has an inclusion ratio of zero (0) for generation-skipping transfer tax purposes, unless the Trustee, in its

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discretion, determines that based on circumstances existing at the time of such funding, it is in the best interests of the beneficiaries of the trusts created hereunder to make a different allocation.

(d) Notwithstanding any contrary provisions herein, my husband, by specific reference in his Last Will and Testament, shall have the power to direct the Trustee to change the time set for distribution and/or to change the division of said trust estate by dividing it among my lineal descendants and/or such qualified charitable organizations, in such equal or unequal proportions, in trust or otherwise, as my husband may see fit. The term "qualified charitable organizations" means those organizations described in each of I.R.C. Sections 170(c), 2055 and 2522. Under no conditions shall the power granted in this paragraph be interpreted to permit my husband to appoint any part of said trust estate to himself, to his estate, to his creditors or to the creditors of his estate. In exercising the limited power of appointment described above, he may not include in any such trust any provisions which violate the rule against perpetuities applicable to this trust.

(e) If a son of mine shall die on or prior to the apportionment date, then if his wife is living on the apportionment date, and his wife shall not have remarried at the apportionment date, the sum of One Million Dollars (\$1,000,000.00) shall be distributed outright to such son's wife upon the apportionment date or as soon as reasonably practicable thereafter. If such son's wife is not living on the apportionment date or in the event that such son's wife is remarried at the apportionment date, then this distribution to her shall lapse.

(f) The Trustee shall hold each son's share of this said trust estate in trust for his benefit for and during his lifetime. During the continuance of this trust, the Trustee shall distribute to each son the net income from his share of this trust, in such installments as may be convenient to him, but in no event less frequently than annually. Furthermore, the Trustee may distribute to each son from the principal of his share of this trust such amount as from time to time may be necessary to maintain him in health and reasonable comfort, to support him in his accustomed manner of living, and to provide for his education, health, medical, dental, hospital and nursing expenses and expenses of invalidism, taking into account other resources available to him. The power which has been granted to the Trustee in the

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preceding sentence is limited by an ascertainable standard, as defined in Treasury Regulations Section 20.2041-1(c)(2), and such power shall not constitute a general power of appointment. The Trustee may also distribute for the benefit of any lineal descendant of a son of mine from the principal of such son's share of this trust, such amount or amounts as may be necessary or desirable for tuition expenses or medical care of a lineal descendant, as such terms are defined in I.R.C. Section 2503(e), to the extent that assets are not reasonably available to said descendant for such purposes. Any such payments shall not be considered as an advancement against the share to which such lineal descendant may be ultimately entitled under this Item.

(g) Each of my sons who survives the apportionment date shall have the right to withdraw all or any portion of the principal of his share of this trust by written request to the Trustee. The right of withdrawal herein granted to each of my sons hereunder is to be exercisable solely by such son and not by any custodian, guardian, conservator, agent, attorney in fact, or other person purporting to act for such son.

(h) Upon the later to occur of the death of a son of mine or the apportionment date (hereinafter referred to as the "division date"), the Trustee shall apportion the share of such deceased son into equal shares for the children of such son, whether then living or deceased (hereinafter referred to as "grandchildren"). Each share shall be a separate trust. The Trustee, in its discretion, may refrain from physically separating the assets of these trusts into separate trusts and may also commingle investments, if such treatment will facilitate the administration of the trusts.

(i) Notwithstanding any contrary provisions herein, each of my sons who survives the apportionment date, by specific reference in his Last Will and Testament, shall have the power to direct the Trustee to change the time set for distribution and/or to change the division of his share of this trust by dividing it among my lineal descendants (other than such son) and/or such qualified charitable organizations, in such equal or unequal proportions, in trust or otherwise, as each son may see fit. The term "qualified charitable organizations" means those organizations described in each of I.R.C. Sections 170(c), 2055 and 2522. Under no conditions shall the power granted in this paragraph be interpreted to

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permit either of my sons to appoint any part of his share of this trust to himself, to his estate, to his creditors or to the creditors of his estate. In exercising the limited power of appointment described above, each son may not include in any trust any provisions which violate the rule against perpetuities applicable to this trust.

(j) If either of my sons dies on or prior to the division date, leaving no lineal descendants of him living on the division date, then at the division date, the Trustee shall distribute the share of this trust apportioned for such deceased son to my other said son, or if he is not then living, for his then living lineal descendants, per stirpes; provided, that if my other son or any lineal descendant of my other son shall then have other property held in trust for him or her under this Item, then his or her share in the share of such deceased son shall be administered and disposed of like such other property so held in trust for him or her.

(k) The Trustee shall hold the share of each such grandchild in trust for him or her as hereinafter provided:

(1) Prior to the date that such grandchild shall attain the age of twenty-five (25) years, the Trustee shall use and apply, for his or her support, education and comfort, such part of the net income from his or her share of said trust estate and of the principal thereof as the Trustee deems necessary or desirable for said purposes. Any income not so applied shall be accumulated and added to the principal of his or her share of said trust estate at the end of each fiscal year of the trust.

(2) From and after the time when such grandchild attains the age of twenty-five (25) years, and during the continuance of the trust as to his or her share of said trust estate, the Trustee shall transfer and pay over to him or her the entire net income from his or her said share, but in no event less frequently than annually, and also such additional sum or sums out of principal thereof as the Trustee may from time to time deem necessary for his or her education and maintenance in health and reasonable comfort.

(3) At any time after such grandchild has attained the age of thirty-five (35) years, he or she shall have the right to withdraw all of the assets of said trust estate by written request to

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the Trustee. The right of withdrawal herein granted to any grandchild hereunder is to be exercisable solely by the grandchild and not by any custodian, guardian, conservator, agent, attorney in fact, or other person purporting to act for such grandchild.

(l) If any grandchild dies prior to the division date or distribution to him or her of all of his or her share of this trust, leaving any lineal descendant of him or her then living, then at the later of the division date or the death of such grandchild, the Trustee shall distribute to the descendants then living of such deceased grandchild, per stirpes, all assets remaining in such grandchild's share of this trust. If any descendant shall not at said time have attained the age of twenty-five (25) years, then the Trustee shall hold the property in trust for him or her until he or she reaches the age of twenty-five (25) years, using for his or her support, education and comfort, such part of net income and/or principal from his or her share as the Trustee deems appropriate. Undistributed income shall be added to the principal of his or her share of this trust at the end of each fiscal year of the trust. The share of a lineal descendant of a deceased grandchild who dies before attaining the age of twenty-five (25) years shall be deemed to have vested in him or her and shall be payable to his or her estate.

(m) Notwithstanding any contrary provisions herein, each of my grandchildren who survives the division date, by specific reference in his or her Last Will and Testament, shall have the power to direct the Trustee to change the time set for distribution and/or to change the division of his or her share of this trust by dividing it among my lineal descendants (other than such grandchild), in such manner and in such equal or unequal proportions, in trust or otherwise, as each grandchild may see fit. Under no conditions shall the power granted in this paragraph be interpreted to permit any of my grandchildren to appoint any part of his or her share of this trust to himself or herself, to his or her estate, to his or her creditors or to the creditors of his or her estate. In exercising the limited power of appointment described above, each grandchild may not include in any such trust any provisions which violate the rule against perpetuities applicable to this trust.

(n) If any grandchild dies prior to the division date or distribution to him or her of all of his or her share of this trust, leaving no lineal descendant of him or her then living, then at the later of

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the division date or the death of such grandchild, the Trustee shall distribute all assets remaining in such grandchild's share of this trust to such of the grandchild's brothers and sisters, and the lineal descendants of any deceased brother or sister of the grandchild, as then are living, per stirpes. If any beneficiary shall have other property held in trust for him or her under this Item, then although the share of a beneficiary other than a grandchild shall be deemed then to have vested in him or her, such property shall be administered and disposed of like such other property so held in trust for him or her. Any reference to a grandchild's brothers and sisters shall refer only to those brothers and sisters who are also my grandchildren.

(o) If any grandchild dies prior to the division date or distribution to him or her of all of his or her share of this trust, leaving none of his or her lineal descendants, nor any brothers or sisters of him or her, nor any lineal descendants of a deceased brother or sister, then living, then at the later of the division date or the death of such grandchild, the Trustee shall distribute all assets remaining in such grandchild's share of this trust to my son who is not the ancestor of such deceased grandchild, if he is then living, or if not, then to his then living lineal descendants, per stirpes. If any beneficiary shall then have other property held in trust for him or her under this Item, then, although the share of a beneficiary other than a son or grandchild of mine shall be deemed then to have vested in him or her, such property shall be administered and disposed of like such other property so held in trust for him or her.

(p) Notwithstanding contrary provisions herein, each of my sons, by specific reference in his Last Will and Testament, shall have the power to (i) direct the Trustee to continue to hold all or any part of the assets in his share of this trust following his death, for the benefit of the spouse of such son, until the earlier of the death or remarriage of such spouse, during which time the Trustee shall distribute to or expend for the benefit of said spouse as much of the net income and principal from all or such part of said share for the maintenance and support of such spouse, and (ii) direct that during such period the Trustee may use and apply, for the health, support, and education of any one or more of such beneficiary's children who are also my descendants, in equal or unequal shares, as much of the net income and principal thereof as the Trustee deems necessary or desirable for said purposes. Any income not so

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paid or applied shall be accumulated and added to the principal of said trust at the end of the fiscal year of the trust. Upon the earlier of the death or remarriage of such spouse, all assets remaining in said share shall be held or distributed as set forth above.

(q) Anything hereinabove to the contrary notwithstanding, in the event that a descendant of mine shall die after the time provided for apportionment of a share for the primary benefit of such descendant and prior to the distribution to him or her of all of his or her share of this trust, and in the further event that for purposes of computing the federal and state estate and other transfer tax due at the death of any such descendant of mine, the maximum aggregate transfer tax rates payable with respect to the estate of any such descendant is less than the maximum federal estate tax rate then in effect, then I give to each of my descendants whose aggregate transfer tax rates are less than the maximum federal estate tax rate then in effect, a general power of appointment, exercisable by specific reference thereto in his or her valid Last Will and Testament, over that portion of his or her share of this trust determined as hereinafter set forth, such power being an unlimited power and right to appoint that portion of his or her share of this trust to his or her estate, to the creditors of his or her estate, or to any other appointee, either outright or otherwise. The portion of his or her share of this trust over which each of my said descendants will have the general power of appointment referred to hereinabove shall equal the lesser of (i) the amount equal to such descendant's share of this trust which constitutes the "taxable amount" multiplied by the "inclusion ratio," as such terms are defined for generation-skipping transfer tax purposes in the Internal Revenue Code, or (ii) an amount equal to the maximum that can pass to beneficiaries (other than a spouse of such descendant or a charitable organization as such is described in I.R.C. Section 2055(a)) from the share of said descendant in this trust and be subject to federal and state estate or other transfer taxes in the estate of said descendant, computed at estate aggregate tax rates that are less than the maximum federal estate tax rate in effect as of the date of the death of such descendant. To the extent that a descendant is given a general power of appointment exercisable under the trust estate provisions of any other instrument, the amount of which is determined by a formula substantially similar to the formula set forth in this paragraph, then for purposes of computing the amount described in (ii) above, said amount

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shall be prorated among each said trust estate based upon the respective values of the trust estates over which such descendant is given such a general power of appointment. In the event that a said descendant shall die having failed to exercise the foregoing power of appointment as above granted to him or her, then I nevertheless direct that the Trustee shall pay to the Personal Representative of my said descendant's estate, an amount equal to the increase in federal and state taxes and any increased administration expenses which his or her estate would have to pay because of the inclusion of the said portion of the principal of his or her share of this trust in his or her estate for tax or administrative purposes, and the balance of the assets of his or her share of this trust shall be transferred, delivered and paid over in accordance with the provisions hereinabove set forth.

ITEM VIII

DEFAULT DISTRIBUTIONS

If at any time there is no person eligible to receive a distribution from my estate or any trust hereunder, then such property shall be distributed to such person or persons as would be entitled to inherit the property constituting said share, and in the proportions in which they would be entitled to inherit the same, from my last surviving son under the laws of the State of Alabama then in force had he died at said time a resident of Alabama intestate and owned said property.

ITEM IX

RETIREMENT PLAN PROVISION

(a) Any provision herein to the contrary notwithstanding, if any trust established hereunder is designated as the payee of assets of any Retirement Plan, as defined in paragraph (c) below, then each year, beginning with the year of my death, the Trustee shall withdraw from the share of the Retirement Plan payable to such trust established hereunder the minimum required distribution, as determined in accordance with I.R.C. Section 401(a)(9), for such year, plus such additional amount or amounts as the Trustee deems advisable in its sole discretion; provided, however, if a Trustee shall be a

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current income or principal beneficiary of said trust, any such additional amounts withdrawn by said Trustee for his or her benefit shall be subject to an ascertainable standard as defined in the Treasury Regulations promulgated under I.R.C. Sections 2041 and 2514. All minimum required distributions and any additional amounts so withdrawn shall be distributed to or for the benefit of the income beneficiary of such trust within the same calendar year that any such distribution is received. To the extent allowed by law, if more than one individual retirement account is payable to any trust created hereunder, the Trustee may aggregate the total minimum required distributions for all individual retirement accounts and withdraw such aggregated minimum required distribution from one or more individual retirement accounts.

(b) If property passing under any Retirement Plan, as hereinafter defined, is payable to any trust created hereunder, any obligations of my estate or any expenses of my last illness, funeral or estate administration that are paid from this trust or such trust shall be charged to the property other than the assets of such Retirement Plan.

(c) As used herein, the term "Retirement Plan" shall mean any individual retirement account, or individual retirement annuity, 401(k) plan, qualified pension, profit sharing, stock bonus, Keogh, or other qualified retirement plan benefits, Section 403(b) annuities, or similar benefits or rights under other arrangements that will become subject to income taxation after my death and which permit the distribution of benefits in installments.

(d) Notwithstanding anything herein to the contrary, if any Retirement Plan assets are payable to this trust or any trust created hereunder and are allocated to the share of any beneficiary hereunder, any death taxes allocated to such beneficiary's share shall be charged, to the greatest extent possible, to the property other than the assets of such Retirement Plan passing to such beneficiary's share hereunder. For purposes of this paragraph, the term "death taxes" refers to all estate, inheritance, generation-skipping transfer tax, and other death taxes payable at my death, together with any interest or penalty thereon.

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(e) The Trustee serving hereunder shall have the power to make direct trustee-to-trustee or similar type transfers of the assets contained in any Retirement Plans. For example, the Trustee is authorized to arrange for the direct transfer of assets in an individual retirement account of which it is the beneficiary to another individual retirement account of which it will be the beneficiary.

(f) The provisions of this Item shall not apply to any Retirement Plan proceeds which the Trustee has chosen to take in their entirety as a lump sum distribution.

ITEM X

MISCELLANEOUS PROVISIONS

(a) At the election of the Personal Representative, any trust created hereunder may be treated as operating from the date of my death, whether the trust property shall then be actually paid over to the Trustee and set aside or not. The Personal Representative may make any payments which the Trustee is herein authorized to make.

(b) The invalidity of any gift or devise, or of any limitation over, or interest intended, as to any property or beneficiary, shall not be considered materially to disturb the plan of distribution herein created or to affect the validity of any other gift or devise or limitation over, or interest in or trust herein given or created.

(c) Anything in this Will to the contrary notwithstanding, no trust created hereunder shall fail to vest in a trust beneficiary any later than the day preceding the date required by the rule against perpetuities applicable to this Will, if any; and upon the expiration of such period, each trust then in existence which has not yet vested in a trust beneficiary shall then vest, in equal shares, in the current income beneficiaries of such trust, and each income beneficiary's share of the assets thereof shall be distributed to such beneficiary at the termination of the trust or to the estate of such income beneficiary if he or she dies before the termination of the trust.

(d) Any persons may at any time, and from time to time, add cash, securities or other property, whether real or personal, to the principal of the trust estates herein created, by deed, gift or will



with the consent of the Trustee. Any addition to any of the trust estates herein created shall be held, administered and distributed in accordance with all of the terms and provisions of this Will applicable to the said trust estate.

(e) Anything to the contrary notwithstanding, if any property or interest in property or life insurance passing under this Will, by operation of law or otherwise by reason of my death, shall be encumbered by mortgage or lien, or shall be pledged to secure any obligation (whether the property or interest in property so encumbered or pledged shall be owned by me jointly or individually), it is my intention that such indebtedness shall not be charged to or paid from my estate, but that the devisee, legatee, joint owner taking by survivorship, or beneficiary receiving such property or interest in property shall take it subject to all encumbrances existing at the time of my death.

(f) It is my desire to permit a settlement of my estate and any trust receiving a distribution hereunder by consent, which shall be effective with respect to each beneficiary hereof (notwithstanding the Personal Representative and Trustee may be the same or that a beneficiary who is incompetent or incapacitated may be entitled to receive property hereunder), by taking advantage of the provisions allowing settlement by consent without notice pursuant to Section 43-2-506 of the Code of Alabama, as amended. Accordingly, I do hereby authorize the (i) parent, guardian, conservator, custodian, or Agent acting under a valid Power of Attorney, of any unborn or incapacitated or incompetent beneficiary, (ii) Trustee of any trust created or receiving a distribution under my Will, or (iii) Personal Representative or beneficiaries/heirs of any deceased beneficiary, to act as a virtual representative for any beneficiary with full power to consent to or contest on behalf of such beneficiary any and all matters with respect to the administration and settlement of my estate and any trust herein created; and all actions taken by such virtual representative shall completely bind such beneficiary and his or her successors and assigns.

(g) Any provisions herein for the benefit of my beneficiaries are expressly in lieu of any right to homestead allowance, exempt property and the family allowance; and any acceptance of such statutory or constitutional benefits shall be charged against any benefits hereunder.


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(h) None of the beneficiaries hereunder shall have any right or power, either directly or indirectly, voluntarily or involuntarily, to anticipate, charge, mortgage, encumber, assign, pledge, hypothecate, sell or otherwise dispose of any income or principal which may be payable to him or her, until same shall have been actually paid to him or her by the Trustee. It is my intention that the trusts created hereunder shall be spendthrift trusts, as contemplated by Section 19-3B-502 of the Code of Alabama as amended, and neither the income, nor the principal or corpus of said trust estate, nor any part thereof, or interest therein, shall be liable for or to any extent subject to any debts, claims or obligations of any kind or nature whatsoever, or to any legal process in aid thereof, contracted or incurred by or for such beneficiary, before or after my death. It is my intention that the spendthrift provisions contained in this paragraph shall constitute a material purpose of all trusts created hereunder. Nevertheless, no modification to the terms of the trust, whether by court order, agreement, Trustee action or otherwise, will be deemed to have violated this material purpose, so long as, following such modification, the trust property continues to be subject to this spendthrift provision.

(i) Where I have herein directed that funds shall be used and applied by the Trustee for the benefit of, or paid to, any beneficiary under the age of twenty-five (25) years the Trustee may, in its discretion, pay over such sums (i) to the person having custody of such beneficiary, if any, or (ii) to such other person as it may select, including the beneficiary, or custodian for the beneficiary under the Uniform Transfers to Minors Act of any jurisdiction notwithstanding the previous sentence. Where I have herein directed that funds shall be used and applied by the Trustee for the benefit of, or paid to, any beneficiary with a disability who may be eligible at such time or in the future for government benefits assistance, or any otherwise incompetent or incapacitated beneficiary, regardless of age, the Trustee may, in its discretion, pay over such sums (i) to the Trustee of a third-party special needs trust (including without limitation a trust my Trustee may establish or a pooled trust such as the Alabama Family Trust) established for the benefit of such beneficiary with a disability to be used and applied solely for the benefit of the beneficiary during his or her lifetime (and distributed after such beneficiary's death as otherwise provided for such beneficiary's share hereunder), or (ii) to the individual with whom such


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beneficiary resides or who provides care for such beneficiary, or to his or her legal representative for the purchase of services and resources for such individual that will not negatively affect his or her government benefits. The receipt of the distributee under any of these methods of distribution shall be full discharge to the Trustee serving hereunder as to any sums so paid.

(j) Various devises in this Will are determined by the use of formulae; consequently, it is possible, or even likely, that no property may be disposed of by some one or more provisions of this Will which purport to contain dispositions of my property.

(k) Any individual acting or named to act in a fiduciary capacity hereunder or required to be competent in order to act hereunder shall be deemed to be incompetent to act when a licensed physician or neuropsychologist whom such individual has consulted within the prior three years has certified as to such consultation and also as to the present lack of the physical or mental capacity of such individual to manage his or her financial affairs.

(l) No individual Trustee shall have the right to vote on or in any manner participate in a decision to make a discretionary distribution or allotment of the income or corpus of any trust fund (i) to or for his or her benefit, unless such distribution is pursuant to an ascertainable standard as defined in the Treasury Regulations promulgated under I.R.C. Sections 2041 and 2514, or (ii) in lieu of or to discharge any personal legal obligation of support such Trustee may have to any individual.

(m) Except as otherwise specifically provided elsewhere in this Will, all pecuniary devises shall be entitled to a pro rata share of the income of the estate from the date of my death to the date of payment. In the event a trust estate created hereunder shall be divided at any time, then the resulting trust estates shall be entitled to a pro rata share of the income earned by the trust estate from the date giving rise to the apportionment of the trust estates until the actual apportionment is made.

(n) In the event that there shall be in existence a trust or trusts, whether created by will or by inter vivos agreement, the provisions of which are substantially similar to those of the trusts created under this, my Last Will and Testament, the Trustee may, in its discretion, merge and consolidate the trust or trusts created hereunder with such other trust or trusts; provided, however, that similar trusts



shall be merged only with trusts which have the same "inclusion ratio" as defined in the Internal Revenue Code. In determining whether the provisions of such other trust or trusts are substantially the same as those of the trust or trusts created hereunder, the discretion of the Trustee shall be conclusive and shall not be subject to judicial review.

(o) If, at any time during the continuation of a trust created hereunder, the assets of such trust shall be less than One Hundred Thousand Dollars (\$100,000.00) and the Trustee, in its discretion, determines the assets of such trust are insufficient to warrant the expenses of administration of such trust, then, in such event, the Trustee may transfer and pay over the assets in said trust estate to the income beneficiary of such trust estate. Under no circumstances shall any income beneficiary who is serving as Trustee hereunder make such decision with regard to any trust of which he or she is an income beneficiary.

(p) The Trustee shall have the power to pay the funeral and/or burial or cremation expenses of any income beneficiary of a trust created hereunder.

(q) Where the context herein so permits, the terms "Personal Representative" or "Trustee" and words of reference to my Personal Representative or Trustee, shall mean, respectively, any person or entity serving in that capacity, without regard to gender or number.

(r) As used herein, the terms "I.R.C." and "Internal Revenue Code" shall mean the Internal Revenue Code of 1986, as amended.

(s) To the maximum extent allowable under Alabama law, the provisions of Section 19-3B-813 of the Code of Alabama, as amended, shall not be applicable to any trust created hereunder. Notwithstanding the foregoing, the Trustee shall promptly respond to the request of a qualified beneficiary, as defined in Section 19-3B-103(14) of the Code of Alabama, as amended, for information relating to trust administration pursuant to Section 19-3B-813(a)(2) of the Code of Alabama, as amended.

(t) The Trustee may amend any trust created hereunder by written instrument to obtain or preserve favorable tax treatment, to prevent unfavorable tax treatment or to make other administrative changes that the Trustee deems to be in the best interest of the trust estate or the

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beneficiaries hereunder. The Trustee may not exercise this power in any way that adversely affects the interest of any beneficiary under this Will or prevents the qualification of the bequest to my husband for the estate tax marital deduction. Further, this power shall not be exercisable by my Trustee, where such power will cause all or any part of the assets of the trust estate to be included in the estate of my said Trustee under applicable provisions of the Internal Revenue Code, Treasury Regulations and case law in effect at the time of such exercise.

(u) For purposes of determining whether any testamentary power of appointment granted under this instrument has been exercised, absent actual notice of a proceeding to contest the validity of a Will, the Trustee shall be authorized to rely upon an instrument admitted to probate, in any jurisdiction, as the Last Will and Testament of said power holder. If the Trustee has not received actual notice of the existence of an instrument purporting to be the Last Will and Testament of said power holder within six (6) months of said power holder's death, then it shall be conclusively presumed by the Trustee and all beneficiaries hereunder that said power holder died without exercising that power.

(v) With respect to any interest in real or personal property, distributable by my Personal Representative to (i) a Trustee of a trust created under this instrument or (ii) a Trustee of a trust created by me during my lifetime and identified under this instrument, which trust, pursuant to its terms would immediately distribute such property to a beneficiary or beneficiaries, outright or in trust, my Personal Representative may distribute such property directly to the beneficiary or beneficiaries of such trust in order to avoid multiple instruments transferring the same property interest.

ITEM XI

TAX ELECTIONS

(a) My Last Will and Testament shall be interpreted and administered by my Personal Representative and Trustee in accordance with the Internal Revenue Code. My Personal Representative and Trustee shall have the sole and absolute discretion to exercise any rights of election suitable under or in respect to any tax law, and shall not be liable to any beneficiary herein for any action



taken or not taken, election made or not made, or resulting federal income tax consequences thereof or from the apportionment or distribution in kind or otherwise of any asset of my estate, where such Personal Representative or Trustee has exercised good faith and ordinary diligence in the performance of its duties.

(b) I specifically authorize and empower my Personal Representative regardless of whether or not it affects the interest of any beneficiary under this Will, or the amount of property directed to such beneficiary now or hereafter, to exercise any election granted by the Internal Revenue Code in effect at the time of my death which permits my Personal Representative to take as deductions for federal income tax purposes any amounts which are also allowable for federal estate tax purposes, and my Personal Representative shall incur no liability whatsoever to any beneficiary under this Will as the result of any elections so made, and no adjustment between principal and income shall be required as a result of such election.

(c) I specifically authorize and empower my Personal Representative to execute and file a joint income tax return with my husband for the year in which my death occurs and for any years prior thereto. I also authorize and empower my Personal Representative to execute and file gift tax returns, and to consent to have gifts made by my husband and me to third parties considered as made one-half by each of us, if any gift tax return is required of either of us for the year in which my death occurs or for any year prior thereto. I also specifically authorize and empower my Personal Representative to pay any portion or all of any resulting income taxes and gift taxes. I grant full discretion to my Personal Representative to acquiesce in, compromise, or litigate any demand made against my estate for federal or state income or estate taxes. My Personal Representative shall incur no personal liability for any action taken by it in good faith in accordance with any of the foregoing authorizations.

(d) It is my intent to secure for my estate the marital deduction allowable by the Internal Revenue Code in force on the occasion of my death for the property devised to my husband, or for the benefit of my husband in the Item entitled "Marital Devise," and to that end, I direct my Personal Representative to take whatever action may be necessary to obtain the marital deduction for such



property. If the effect of any provision of this Will would be to prevent the allowance of the marital deduction with respect to such property, then such offending provision shall not apply to such property, and insofar as such devise and its disposition are concerned, this Will shall read and take effect as if such offending provision did not exist.

(e) My Personal Representative, regardless of whether or not it affects the interest of any beneficiary, or the amount of property directed to a beneficiary now or hereafter, shall allocate the generation-skipping transfer exemption as set forth in the Internal Revenue Code (hereinafter "GST exemption") available to me or my estate at the time of my death. My Personal Representative may first allocate such GST exemption to any property transferred by me prior to my death (hereinafter "lifetime transfers"). My Personal Representative shall then allocate any remaining GST exemption first to any direct skips occurring at my death, then to my trust estate.

(f) It is my intent that for generation-skipping transfer tax purposes all trusts created under my Will shall have an "inclusion ratio" as defined in the Internal Revenue Code of either zero (0) or one (1). In order to facilitate this result, it may be necessary to divide certain trusts created at my death into separate trusts prior to the allocation of the GST exemption by the transferor of property to any such trusts. It also may be necessary to sever certain trusts at a time after allocation of GST exemption by the transferor of property to such trusts. In any event, whether the trust is divided into two separate trusts prior to the allocation of GST exemption, as provided in subparagraph (1) hereinbelow, or is severed into two separate trusts after the allocation of GST exemption, as provided in subparagraph (2) hereinbelow, except as otherwise specifically provided herein, the dispositive provisions of each separate trust shall be identical to the dispositive provisions of the original trust divided pursuant to this paragraph. Each of the two separate trusts so created shall have the same name, except that the trust having an inclusion ratio of zero (0) shall have the phrase "GST Exempt" added to its name.

(1) If after allocation to lifetime transfers and direct skips occurring at my death, my remaining GST exemption available for allocation is less than the value of my trust estate as finally determined for federal estate tax purposes in my estate, then my Trustee shall apportion from said



trust estate an amount equal to my remaining GST exemption. In any other case, if the Trustee is notified by a transferor or the Personal Representative of the estate of a transferor that a designated amount of the transferor's GST exemption will be allocated to a trust as of the time of the creation of the trust, the Trustee shall apportion from such trust an amount equal to the GST exemption to be allocated, which amount shall be held in a separate trust. For purposes of funding the shares to be transferred to separate trusts created under this subparagraph (1), or pursuant to any other provision of this Will, my Trustee or Personal Representative, as the case may be, shall transfer to the GST Exempt trust a fractional share of the property in the trust being so divided, the numerator of which shall be the value of the GST exemption being allocated to such trust, and the denominator of which shall be the net value of the property in such trust as of the effective date of the allocation of the transferor's GST exemption. The remaining assets shall be transferred to the other trust so created. For purposes of funding such fractional shares, undivided fractional interests in each of the assets allocated to such shares need not be created, and the Trustee or Personal Representative, as the case may be, in its sole power and discretion, may fund such fractional shares in cash or property as selected by it.

(2) If the Trustee determines that it is advisable to sever a trust into two separate trusts after the allocation of GST exemption, the Trustee shall divide such trust on a fractional basis. For purposes of funding the shares to be transferred to separate trusts created under this subparagraph (2), the Trustee shall transfer to the GST Exempt trust a fractional share of the property in the trust being so divided equal to the applicable fraction (within the meaning of I.R.C. Section 2642(a)(2)) of the single trust immediately before the severance. The remaining assets shall be transferred to the other trust so created. For purposes of funding such fractional shares, undivided fractional interests in each of the assets allocated to such shares need not be created, and the Trustee, in its sole power and discretion, may fund such fractional shares in cash or property as selected by it. It is my intent that a severance pursuant to this subparagraph (2) shall result in a qualified severance within the meaning of I.R.C. Section 2642(a)(3).



(g) Anywhere in my Will that I direct that property which is held in one trust shall be transferred to, merged with, or otherwise combined with property in a second trust, I direct that my Trustee who is named to be fiduciary of the second trust shall be authorized (but not required) to retain the property in separate trusts in order to minimize the generation-skipping transfer tax that may be imposed on transfers from either or both trusts or for any other reasonable purpose. In such event, all other terms of each separate trust shall be identical in all respects except as set forth hereafter.

(h) Whether under this Item a single trust is divided into separate trusts, or trusts are retained as separate trusts, permissible distributions may be made from either or both separate trusts in the absolute and uncontrolled discretion of the Trustee; provided, however, that in determining the total distributions, neither the division of a trust nor the retention as separate trusts shall result in the receipt by any beneficiary of a greater proportion of the total distributions than the beneficiary would have received if the trust had not been so divided or retained as separate trusts; and provided further, that to the greatest extent possible the Trustee shall make all transfers constituting generation-skipping transfers from a GST Exempt trust.

ITEM XII

PAYMENT OF TAXES

(a) All death taxes which are payable with respect to the property includible in my gross estate for federal estate tax purposes, whether or not such property passes under this Will, shall be allocated as set forth hereinafter among the persons interested in my estate to whom such property is or may be transferred or to whom any benefit accrues under the terms of this Will, by operation of law, through life insurance policies or otherwise, either at my death or at any time during my life. The term "death taxes" refers to all estate, inheritance, and other death taxes (other than generation-skipping transfer taxes) payable at my death, together with any interest or penalty thereon. Except as otherwise provided, such allocation shall be made in the proportion that the value of the property, interest, or benefit of each such person bears to the total value of the property, interest, and benefits received by all such

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persons interested in the estate. No such allocation shall be made to any devise or transfers which qualify for the federal estate tax marital or charitable deduction, if any. In addition, no such allocation shall be made to the devise in Item III. The "value" of any property or benefit refers to the value of such property as finally determined for federal estate tax purposes in my estate.

(b) The death taxes on any life interests and on any remainder interests shall be charged against and paid out of the principal of such property without apportionment between such interests.

(c) So far as practicable my Personal Representative shall deduct the amount of such death taxes allocable to each beneficiary from the property distributable to such beneficiary, and shall recover from all others for the benefit of my estate their allocable parts of such taxes as permitted under I.R.C. Sections 2206, 2207, 2207A, 2207B, or otherwise; provided that no such recovery shall be sought against any trust with an inclusion ratio of zero (0) for generation-skipping transfer tax purposes.

(d) Generation-skipping transfer taxes, together with any interest or penalty thereon, payable with respect to the property comprising my gross estate for estate tax purposes, whether or not such property passes under this Will, shall be allocated as set forth in I.R.C. Section 2603.

ITEM XIII

SIMULTANEOUS DEATH

In the event my death and the death of my said husband shall occur simultaneously, or approximately so, under circumstances causing doubt as to which of us survives the other, then I direct that it be presumed that my said husband predeceased me.

ITEM XIV

PERSONAL REPRESENTATIVES

(a) I hereby nominate and appoint Gerard John Durward as Personal Representative of this, my Last Will and Testament. In the event Gerard John Durward shall predecease me or shall die



during the administration of my estate or be unable or unwilling to serve as Personal Representative, then I nominate and appoint Gerard John Durward, Jr. and Michael Patrick Durward to serve as Personal Representative. In the event either Gerard John Durward, Jr. or Michael Patrick Durward shall predecease me or shall die during the administration of my estate or be unable or unwilling to serve as Personal Representative, then I nominate and appoint the other or the survivor of them to serve as Personal Representative.

(b) Neither the Personal Representative nor any firm or professional organization of which my Personal Representative may be a member shall be precluded from future or continued professional representation of my estate, or members of my family, or any corporations, partnerships or other business entities in which they have an interest. Accordingly, any continued or future representation of said parties shall not be deemed a conflict of interest.

(c) I direct that the Personal Representative, regardless of who shall so serve, shall not be required to give any bond or to file an inventory or appraisal of my estate or to make any accounting, report, annual or final settlement in any court, though it shall make out and keep an inventory and shall exhibit the same to any party in interest at any reasonable time. I hereby vest in my said Personal Representative the same full powers of management, control and disposition of my estate herein given to the Trustee under any paragraph hereof, and I direct that in the exercise of such powers my Personal Representative shall be free from the control and supervision of the Probate Court, or any other court. Said Personal Representative shall also have full power and authority, without the necessity for any order from any court, to pay the expenses of administering my estate, including the payment of compensation to my Personal Representative, at such time or times as my Personal Representative deems appropriate.

(d) Should it be necessary for a representative of my estate to qualify in any jurisdiction wherein the Personal Representative named herein is not qualified as such, then my Personal Representative named herein shall, without giving any security, qualify and act as Personal Representative in such jurisdiction and shall have therein all rights, powers, authorities, duties and



discretions conferred or implied upon the Personal Representative by this Will, or if such Personal Representative cannot or does not desire to qualify in such other jurisdiction, or if at any time and for any reason there shall be no Personal Representative in office in such other jurisdiction, then I appoint as Personal Representative therein such person or corporation as may be designated by my Personal Representative. Such substituted Personal Representative shall, without giving any security, have in such other jurisdiction all the rights, powers, authorities, duties and discretions conferred or imposed upon the Personal Representative by the provisions of this Will.

(e) I authorize my Personal Representative to make the election to have my deceased spousal unused exclusion amount (as defined in I.R.C. Section 2010(c)(4)) taken into account on my husband's estate tax return to the extent that such so-called "portability" of exclusion amounts between spouses for estate tax purposes is in effect at the time of my death. I further authorize my Personal Representative to pay any expenses associated with filing any necessary form or return for the purpose of preserving such unused exclusion amount. The Personal Representative shall notify my husband of the total amount of the deceased spousal unused exclusion amount for which any such election is made and provide him with evidence of such election.

ITEM XV

TRUSTEES

(a) Gerard John Durward shall serve as the initial Trustee of the trusts created in this, my Last Will and Testament. In the event of the death, incapacity, inability or unwillingness to serve as Trustee hereunder of Gerard John Durward, then Gerard John Durward, Jr. and Michael Patrick Durward shall serve as Trustee of the trusts created in this, my Last Will and Testament. In the event of the death, incapacity, inability or unwillingness to serve as Trustee hereunder of either Gerard John Durward, Jr. or Michael Patrick Durward, then the other or the survivor of them shall serve as Trustee of the trusts created in this, my Last Will and Testament. The Trustee last serving shall have the right to designate as a successor Trustee any bank or trust company having, at the time of such designation, total resources or

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assets under management of not less than One Hundred Twenty-Five Million Dollars (\$125,000,000.00), or any one or more individuals. Such designation shall be by a writing signed by the said Trustee, properly notarized and filed in the court in which my Will was probated.

(b) Neither the Trustee nor any firm or professional organization of which my Trustee may be a member shall be precluded from future or continued professional representation of my estate, or members of my family, or any corporations, partnerships or other business entities in which they have an interest. Accordingly, any continued or future representation of said parties shall not be deemed a conflict of interest.

(c) I hereby direct that the Trustee, regardless of who shall so serve, shall not be required to give any bond or security for the performance of the Trustee's duties. Any successor Trustee shall have all the rights, powers, duties and discretion vested in the original Trustee. No successor Trustee shall be personally liable or responsible in any way for any act or failure to act of any predecessor Trustee nor bear any loss or expense from or occasioned by anything done or omitted by the predecessor Trustee, but such successor Trustee shall be liable only for its own acts and omissions in respect to property actually received as such Trustee. With the approval of a majority of adult beneficiaries, or the parent or guardian of any minor or incompetent beneficiary, any Trustee appointed hereunder may accept the account rendered and the assets and property delivered to it by the predecessor Trustee as a full and complete discharge of the predecessor Trustee, and shall incur no liability or responsibility to any beneficiary by reason of so doing, all without necessity of any court proceeding or judicial supervision or approval, regardless of any beneficial, vested or contingent interest of any minor, incompetent or unborn beneficiaries. Upon any such change in the trusteeship, the title to any trust estate shall vest forthwith in any successor Trustee acting pursuant to the foregoing provisions hereof without the necessity of any court order or of any conveyance or transfer of trust assets.

(d) The Trustee, including any individual or corporate Trustee serving hereunder, may resign at any time. The adult beneficiaries and the parents or legal guardians of minor or incompetent beneficiaries then in existence may approve the accounts of any resigning Trustee, and such



approval shall be binding upon all persons whomsoever and shall be a full and complete discharge and acquittance of such Trustee.

(e) The Trustee of any trust serving hereunder is entitled to receive reasonable compensation for its services hereunder.

(f) In the event an asset held as part of the trust estate is a trade or business that may produce net investment income within the meaning of I.R.C. Section 1411(c) with respect to such trust estate, the Trustee may appoint a special Trustee who materially participates in such trade or business, and in such event, the special Trustee shall exercise all voting rights with respect to such asset until removed by the Trustee.

ITEM XVI

REMOVAL OR REDESIGNATION OF TRUSTEE

(a) Notwithstanding anything hereinabove to the contrary, my Redesignator, hereinafter named, shall have the right to add further Trustees and/or rearrange the order in which the Trustees named hereinabove shall serve, remove any Trustee serving or named to serve, and/or to substitute for any Trustee any bank or trust company having, at the time of such redesignation, total resources or assets under management of not less than One Hundred Twenty-Five Million Dollars (\$125,000,000.00) or any one or more individuals who are not otherwise precluded from serving as Trustee hereunder. In the event my said Redesignator should so redesignate any Trustee who has not at said time commenced serving as Trustee, then such redesignation shall be by a writing signed by my Redesignator, properly notarized, and delivered to the Trustee then serving. In the event my said Redesignator should so redesignate any Trustee who is at that time serving as Trustee hereunder, then such redesignation shall be by a writing signed by my said Redesignator, properly notarized, addressed and delivered to the Trustee, advising the Trustee that it has been removed and naming therein the successor and confirming that the successor has accepted the trusteeship. Thirty (30) days after receipt of



such written notice as aforesaid, the Trustee shall thereupon be removed. Any such Trustee shall have vested in it all the rights, powers, duties and discretion herein vested in the original Trustee.

(b) Gerard John Durward shall be the Redesignator with respect to all trusts created hereunder. In the event of the incapacity or death of my husband, Gerard John Durward, Jr. and Michael Patrick Durward, acting together, or the other or survivor of them, if only one of them is living or competent, shall be the Redesignator with respect to all trusts created hereunder. The foregoing provisions notwithstanding, my Redesignator who may be serving from time to time shall also have the power and authority to remove or replace any successor Redesignator named herein and to appoint a successor Redesignator with respect to all trusts for which he is serving as Redesignator.

(c) Anything hereinabove to the contrary notwithstanding, the power to remove and replace a Trustee shall not be exercisable by my Redesignator, where such power will cause all or any part of the assets of the trust estate to be included in the estate of my said Redesignator under applicable provisions of the Internal Revenue Code, Treasury Regulations and case law in effect at the time of such exercise.

(d) Third parties may rely upon the written representations of my Redesignator that the conditions and requirements for the exercise of such power to remove and replace a Trustee have been satisfied.

ITEM XVII

PROVISIONS FOR MULTIPLE FIDUCIARIES

While two or more fiduciaries are acting, the following provisions shall apply where the context permits:

(a) With respect to any matter as to which the fiduciaries have joint authority, a fiduciary from time to time may delegate any or all of that fiduciary's rights, powers, duties, and discretion as fiduciary to the other fiduciary(ies), with the consent of the latter;



(b) The fiduciaries may establish bank accounts and may authorize that checks or drafts may be drawn on, or withdrawal made from, any such account on the individual signature of any one fiduciary;

(c) A fiduciary shall be presumed to have approved a proposed act or decision to refrain from acting if that fiduciary fails to indicate approval or disapproval thereof within fifteen (15) days after a written request for approval; and

(d) The fiduciaries may execute documents by jointly signing one document or separately signing concurrent counterpart documents.

ITEM XVIII

TRUST POWERS

In the management and control of any trust created by the terms of my Will, the Trustee, in its sole judgment and discretion, may do and have done with respect to each trust estate, all things which, in the judgment and discretion of the Trustee, may seem necessary, desirable and proper to promote, protect and conserve the interest of the trust estates and of the beneficiaries thereof, in like manner as if the Trustee were entitled to said property beneficially, and every determination of the Trustee in the construction of the powers conferred upon the Trustee, or in any manner committed to the discretion of the Trustee, or with respect to which the Trustee may be empowered to act hereunder, whether made upon a question formally or actually raised or implied in relation of the premises, shall be binding upon all persons interested in the trusts, and shall not be objected to or questioned on any grounds whatsoever. Without in any way limiting the generality of the foregoing, but solely in order to define with particularity certain of the powers herein vested in the Trustee, the Trustee shall have and may, in its judgment and discretion, and except as specifically herein provided, without notice to anyone or order of court, exercise, among others, the following powers, to be broadly construed with reference to each trust estate and each share thereof:



a) To sell, exchange, transfer or convey, either before or after option granted, all or any part of said trust estate, upon such terms and conditions as it sees fit, to invest and reinvest said trust estate and the proceeds of sale or disposal of any portion thereof, in such loans, stocks, bonds or other securities, mortgages, common trust funds, shares of investment companies or investment securities of management-type investment companies such as mutual funds, registered mutual funds (including funds for which the trustee, or an affiliate of the trustee, provides investment advisory, custodial or other compensated services), interests in limited liability companies, partnership interests of any kind, currencies, or other property, including partial interests therein, such as life estate, term or remainder interests, real or personal, whether so-called "legal" investments of trust funds or not, as to it may seem suitable, and to change investments and to make new investments from time to time as to it may seem necessary or desirable. The Trustee may delegate all or any part of the above powers to such investment counselors, consultants or managers as it deems appropriate.

b) To improve, repair, lease, rent for improvement, or otherwise, for a term beyond the possible termination of this trust, or for any less term, with or without option of purchase, and to let, exchange, release, partition, vacate, dedicate or adjust the boundaries of real estate constituting a part of said trust estate.

c) To borrow money for such time and upon such terms as the Trustee sees fit, either without security or on mortgage of any real estate or upon pledge of any personal property held by the Trustee hereunder, and to execute mortgages or pledge agreements therefor.

d) To hold any property or securities originally received as a part of said trust estate, including any stock or obligations of any corporate Trustee serving hereunder from time to time, or of any holding company or similar corporation which owns stock of such corporate Trustee, so long as the Trustee shall consider the retention thereof in the best interest of said trust estate, irrespective of whether such property or securities are a so-called "legal" investment of trust funds, without liability for depreciation or loss through error of judgment, and in disposing of any property constituting a part of said trust estate, to acquire other property which is not a so-called "legal" investment of trust funds, including any stock or obligations of any corporate Trustee serving hereunder from time to time, or of any holding company or similar corporation which owns stock of such corporate Trustee, where such course is, in the opinion of the Trustee, in the best interests of said trust estate.

e) To keep any property constituting a part of said trust estate properly insured against fire and tornado, and other hazards, to pay all taxes or assessments, mortgages, or other liens now or hereafter resting upon said property and generally to pay all of the expenses of the trust incurred in the exercise of the powers herein vested in the Trustee which, in the Trustee's judgment, may be proper or necessary.

f) To hold any or all securities or other property in bearer form, in the name of the Trustee or in the name of some other person, partnership or corporation, without disclosing any fiduciary relationship.

g) To continue any business or partnership in which I may be interested at the time of my death, for such time and under such management and conditions as, in the discretion of the Trustee, may be expedient, or to liquidate or dissolve any such business or partnership at such time and upon such terms and conditions as, in the judgment of the Trustee, are for the best interests of said trust estate, or so far as may be necessary in the Trustee's judgment, to cause to be incorporated any such business or partnership and to use the funds of my estate to protect my interest in any contract, business or partnership in which I may be interested at the time of my death, or to protect any interest which I may have in the securities of any corporation. I grant to my Trustee the power to do all the acts in connection with said businesses which I, in my lifetime, could have done, or to delegate such powers to any partner,



manager or employee, without liability for any loss occurring therein. I authorize my Personal Representative and Trustee to make public or private sale of said business or businesses, and the real and personal property thereof, at such time or place, and for such price, and upon such terms as to cash or credit, with or without security for the purchase price, as to the Trustee may seem best, and to execute all necessary assignments and conveyances to the purchasers, without liability on the part of the purchasers to see to the application of the purchase monies.

h) To exercise the voting rights of interests in any entities owned by the trust, in person or by proxy upon all stocks held by the Trustee, to unite with other owners of similar property in carrying out any plan for the reorganization of any corporation or company whose securities form a portion of the trust estate, to exchange the securities of any corporation for other securities upon such terms as the Trustee shall deem proper, to assent to the consolidation, merger, dissolution or reorganization of any such corporation, to lease the property or any portion thereof of such corporation to any other corporation, to pay all assessments, expenses and sums of money as the Trustee may deem expedient for the protection of the interest of the trust estate as the holder of such stocks, bonds or other securities, and generally, to exercise, in respect to all securities and ownership interests in entities held by it, the same rights and powers as are or may be exercised by persons owning similar property in their own right; provided, however, that if, at any time a corporate Trustee is serving hereunder, it shall purchase or retain stock or obligations of itself or of any holding company, or similar corporation which owns stock of such corporate Trustee, then in the election of directors and other matters in which said corporate Trustee is prohibited from voting its own stock or stock of any holding company or similar corporation which owns stock of a corporate Trustee, such stock shall be voted by the eldest competent adult beneficiary hereunder.

i) To determine whether any money or property coming into its hands and allocated to any said trust estate shall be treated as a part of the principal of said trust estate or a part of the income therefrom, to apportion between such principal and income any loss or expenditure in connection with said trust estate as to it may seem just and equitable, and to set up reserves out of income to meet such items of depreciation, obsolescence, future repairs or amortization of indebtedness deemed by the Trustee to be a proper charge against income. Any death benefits which shall become payable under any qualified pension or profit sharing plan, including a plan for self-employed individuals and owner-employees in which I may be a participant, shall be allocated to principal under the terms and provisions of this, my Last Will and Testament. In those instances in which a beneficiary hereunder is serving as sole Trustee, income and principal shall be apportioned in accordance with the terms and provisions of the Alabama Principal and Income Act. The Trustee shall have the power to make adjustments between principal and income, pursuant to the authority and requirements in Section 19-3A-104 of the Code of Alabama 1975.

j) To institute and defend any and all suits or legal proceedings relating to the said trust estate, in any court, and to employ counsel and to compromise or submit to arbitration all matters of dispute in which said trust estate may be involved, as in its judgment may be necessary or proper.

k) At any time or from time to time to advance money to the trust estate from its funds for any purpose or purposes of the trust, and may reimburse itself for the money advanced and interest thereon from the trust property or from any funds belonging to the trust property thereafter coming into its custody from any source.

l) To pay from and out of the income of the trust property any and all expenses reasonably necessary for the administration of the trusts, including interest, taxes, insurance, including public liability insurance, and compensation to the Trustee, as well as any other expense incurred for the

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benefit of the trust estate, and in the event the income from the trust property is insufficient for the purpose of paying such expenses, to pay the same from the corpus of the trust estate.

m) To execute and deliver any and all contracts, conveyances, transfers, or other instruments and to do any acts necessary or desirable in the execution of the powers herein vested in it.

n) In making any division of the trust property into shares for the purpose of any distribution thereof directed or permitted by the provisions of this Will, the Trustee may make such division or distribution either in cash or in kind, or partly in cash and partly in kind, as the Trustee shall deem most expedient, and in making any division or distribution in kind, the Trustee may allot any specific security or property, or any undivided interest therein, to any one or more of such beneficiaries, and in such proportions and amounts, without regard to equality of distribution or federal income tax basis thereof, as it may deem proper, and to that end, may appraise any or all of the property so to be allotted, and the Trustee's judgment as to the propriety of such allotment and as to the relative value and basis for the purposes of distribution of the securities or property so allotted, shall be final and conclusive upon all persons interested in this trust or in the division or distribution thereof; provided, however, that in exercising the authority given to it under this provision, the Trustee shall not violate any provision in this, my Last Will and Testament, dealing with devises to my surviving spouse, which are to qualify for the marital deduction. In allocating, transferring and assigning to any beneficiary, property, or interests in property, in order to equal the total value of a pecuniary devise made to any beneficiary under the terms and provisions of this, my Last Will and Testament, I caution my Personal Representative to investigate the income tax impact, if any, that might result to my estate in allocating, transferring and assigning to such beneficiary for such purposes any asset belonging to my estate which would constitute "Income in Respect of a Decedent" pursuant to the then applicable provisions of the United States Internal Revenue Code, and regulations pertaining thereto.

o) In the event my estate owns an interest in the shares of stock of any closely-held family corporation, or an interest in a closely-held family limited liability company or partnership, and the persons named herein as Personal Representative and/or Trustee shall be or shall become affiliated with any such closely-held corporation, limited liability company or partnership, serving as employees, managers, general partners, officers or directors thereof, I direct that such persons so serving as Personal Representative or Trustee of my estate shall not be disqualified from employment by any such family corporation, limited liability company or partnership, or its successor, or the continued employment by said persons for either the same or greater compensation as determined from time to time by the board of directors in office. In the circumstances described in this paragraph, said persons so serving as Personal Representative and/or Trustee of my estate shall be exonerated from any claim or demand arising from the fact that they may be receiving or have received compensation for serving as a director, officer and/or employee when serving as Personal Representative or Trustee or successor Personal Representative or Trustee.

p) To enter into a partnership agreement, operating agreement or similar arrangement with others, or accept the assignment of, or otherwise acquire, hold and dispose of an interest in a partnership or limited liability company, continue the operation of any such partnership or limited liability company, and in doing so to use in such partnership or limited liability company, any part or all of any trust estate owning such partnership or limited liability company interest, and to become either a general or limited partner, a manager or a member. In any such case, as to creditors of or claimants against such partnership or limited liability company, and as to the other members of such partnership or limited liability company, liability, if any, of the Trustee for the debts and other liabilities of the partnership or limited liability company, shall be limited to the assets of any trust estate owning such partnership or limited liability interest, or so much thereof as may be necessary to discharge such debts



and liabilities, but no personal liability shall attach to the Trustee, or to the beneficiaries of any such trust estate.

q) To buy, sell and trade in securities of any nature, including short sales, on margin, and for such purposes may maintain and operate margin accounts with brokers, and may pledge any securities held or purchased by them with such brokers as security for loans and advances made to the Trustees.

r) To buy, sell, or otherwise deal with any split interests, including life interests, interests for a term of years, or remainder interests that may at any time be owned by said trust estate, or in which said trust estate may have an interest. I direct that the decision of the Trustee as to the use of actuarial tables or information in determining the value of any said split interest shall be made at the sole discretion of the Trustee, and be free from any interference, demand or control of any beneficiary, and for the honest exercise of the discretion conferred on it, the Trustee shall be liable to no one.

s) To appoint and remove one or more ancillary Trustees in any jurisdiction where the Trustee is unable to serve and to pay them reasonable compensation (as determined by the Trustee making the appointment) as an administration expense, and such ancillary Trustee shall serve without bond or other security and shall have all the powers and authority conferred by this instrument on the Trustee.

t) To change the situs of any trust created under this instrument by written document signed and acknowledged by the Trustee; and, in connection with any such change and without any need to obtain the approval of any court, to elect that such trust shall be subject to the jurisdiction of, and to move the assets of such trust to, the state, country or place of the new situs; and, if such election is made, such trust shall be administered and the validity and effect of the provisions of this instrument applicable to such trust shall be determined in accordance with the laws of such jurisdiction.

u) If any income beneficiary, the legal representative of any income beneficiary who is a minor or person otherwise without legal capacity, or the Trustee of any trust created hereunder, shall sign a statement electing Qualified Subchapter S Trust treatment for any trust created hereunder, then the Trustee shall have the power to join the owners of any entity, the interest in which is then held in trust hereunder, in making an election under I.R.C. Section 1362, and the United States Department of Treasury Regulations thereunder, to have such entity treated as an "S Corporation" for federal income tax purposes. If at any time any trust created hereunder holds an interest in an entity which has elected to be treated for federal income tax purposes as an "S" corporation pursuant to I.R.C. Section 1362 and the Treasury Regulations thereunder, the Trustee shall also have the authority, in its sole and absolute discretion, to make an election for such trust to become an "Electing Small Business Trust" as defined in I.R.C. Section 1361(e).

v) I further authorize and empower my Trustee to engage, employ and dismiss any agents, clerks, servants, consultants, attorneys-at-law, accountants, investment advisors, custodians, or other persons in and about the performance of these presents as my Trustee shall think fit.

w) I further authorize and empower my Trustee to enter into, on behalf of any trust created hereunder, a guaranty for any debt of my estate.

x) To enter into any transaction on behalf of a trust estate created hereunder despite the fact that another party to that transaction may be: (i) a business or trust controlled by the Trustee, or of which the Trustee, or any director, officer or employee of the Trustee is also a director, officer or employee; (ii) an affiliate or business associate of any beneficiary or the Trustee; or (iii) a beneficiary or Trustee under such trust estate acting individually, or any relative of such a party.


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y) Any individual Personal Representative or Trustee holding any power under the terms of this Will may, in the discretion of such individual Personal Representative or Trustee, release such power insofar as such individual Personal Representative or Trustee is concerned, either in whole or in part, by written instrument duly executed and acknowledged by such individual whereupon such power shall no longer exist respecting such individual Personal Representative or Trustee.

IN WITNESS WHEREOF, I, the undersigned, Patricia Kelley Durward, have hereunto set my hand and seal on this 4th day of September, 2015.

Patricia Kelley Durward (SEAL)
Patricia Kelley Durward

SIGNED, SEALED, PUBLISHED and DECLARED by Patricia Kelley Durward as and for her Last Will and Testament, in our presence, and we, in her presence and in the presence of each other, and at her request, have hereunto set our hands and seals as witnesses thereto on the day the same bears date.

Joseph A. Baker
Address: 2311 Highland Avenue South
Birmingham, Alabama 35205

Lauren Surf
Address: 2311 Highland Avenue South
Birmingham, Alabama 35205

198BHM00094

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Patricia Kelley Durward, the testator, sign my name to this instrument this 4th day of September, 2015, 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 purposes therein expressed, and that I am eighteen years of age or older, of sound mind, and under no constraint or undue influence.

Patricia Kelley Durward
Patricia Kelley Durward

We, Joseph S. Bluestein and Lauren Seal, 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 her Last Will and Testament and that she signs it willingly, and that each of us, in the presence and hearing of the testator, hereby signs this will 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 under no constraint or undue influence.

Joseph S. Bluestein
Witness

Lauren Seal
Witness

Subscribed, sworn to and acknowledged before me, a Notary Public in and for the State of Alabama at Large, by Patricia Kelley Durward, the testator, and subscribed and sworn to before me by Joseph S. Bluestein and Lauren Seal, witnesses, this 4th day of September, 2015.



Linda Kay Still
Notary Public
My Commission Expires: 11-12-17

19BHM00094

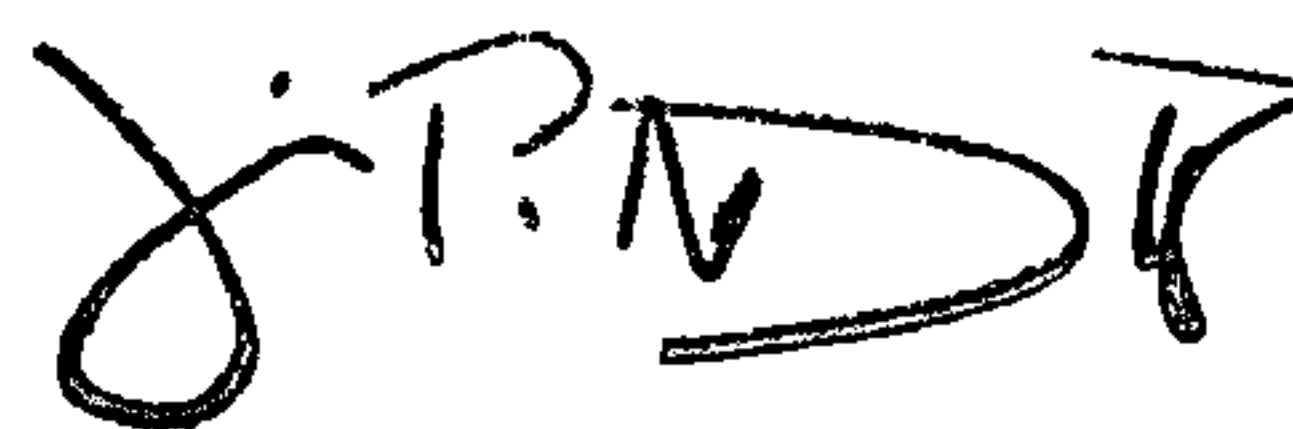
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**STATE OF ALABAMA
JEFFERSON COUNTY**

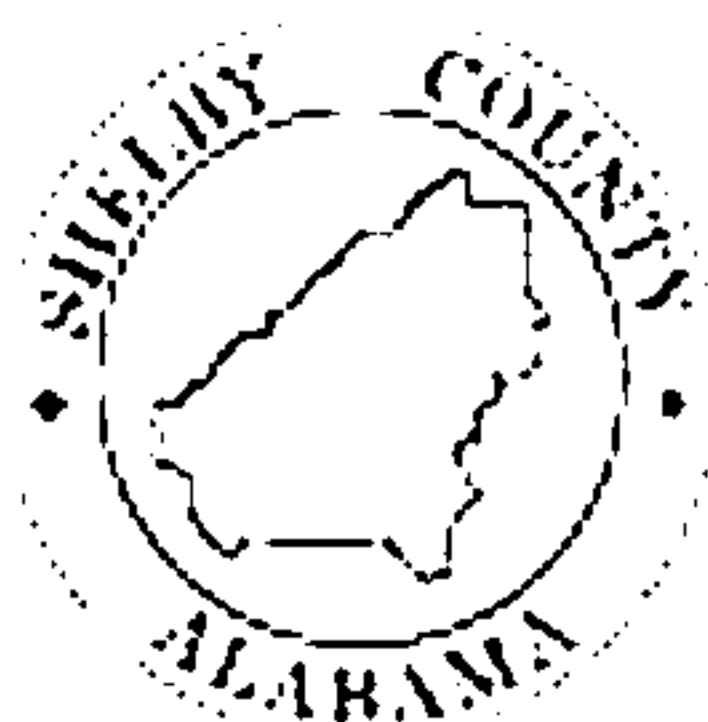
**PROBATE COURT
CASE NO:19BHM00094**

I, **James P. Naftel II**, Chief Clerk of Probate Court, in and for said County in said State hereby certify that the foregoing contains a full, true, and correct copy of the, **LAST WILL and TESTAMENT** in the matter of the estate of **PATRICIA KELLEY DURWARD** as the same appears on file and of record, in this **office**.

Given under my hand and seal of said Court this date,
July 1, 2022.



Judge of Probate



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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Allen S. Bayl