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FIRST CODICIL TO

LAST WILL AND TESTAMENT

OF

ELSIE LOUISE HOWS

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I, ELSIE LOUISE HOWS, residing in Nashville, Davidson County Tennessee, do make, publish, and declare this to be the First Codicil to my Last Will and Testament executed by me on the 22nd day of October, 1980 in the presence of Louise Shannon and L. Gino Marchetti, Jr.

1. I hereby delete the last sentence in ITEM TWO wherein I devise and bequeath to Joseph P. Baltz the sum of $5,000.00.

2. I hereby delete ITEM FOUR of my will in its entirety and substitute in lieu thereof the following language:

> " I hereby devise in fee to Joseph P. Baltz my residence located at 3805 Central Avenue, being Lot No. 194, Richland Realty Company's Second Subdivision, Division "B", of record in Plat Book 332, Page 92. By this devise and bequest I understand that my relatives will have no share in my house and lot located at 3805 Central Avenue. I am making this devise to Joseph P. Baltz in gratitude and as compensation for his past and continuing efforts in caring for and helping me.
>
> I direct that the remainder of my property, wheresoever situated, be sold and the proceeds divided equally among my four nieces who are as follows: Betty Ann Hows Moody of Nashville, Tennessee; Frieda Hows McGee of Donelson, Tennessee; Patricia Hows Bentley of Hendersonville, Tennessee; and Joan Hows Curtis of Hendersonville, Tennessee."

In all other respects I ratify and confirm all the provisions of my said will dated October 22, 1980.

IN WITNESS WHEREOF, I have hereunto set my hand to this First Codicil to my Last Will and Testament, said Codicil consisting of this and one other page, each of which bears my original signature, at Nashville, Tennessee, this 26 day of Oct., 1983.

Elsie Louise Hows

ELSIE LOUISE HOWS

The foregoing instrument, consisting of this and one other typewritten page, signed, sealed, published and declared by ELSIE LOUISE HOWS, the Testatrix, to be the First Codicil to her Last Will and Testament, in our presence, and we at her request and in her presence and in the presence of each other have hereto unto subscribed our names as witneses this 26th day of October, 1983 at Nashville, Tennessee.

W. W. Shannon, Nashville, Tennessee

Louise Shannon, Nashville, Tennessee

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Personally appeared before me, the undersigned, a Notary Public in and for said State and County, W.W. SHANNON and LOUISE SHANNON, the affiants, who being first duly sworn deposed and said as follows:

Affiants reside in Nashville, Davidson County, Tennessee, and are personally acquainted with ELSIE LOUISE HOWS, the Testatrix. On October 26th 1983, affiants were requested by the Testatrix to witness the execution of the Testatrix's First Codicil to her Last Will and Testament. In the presence of affiants the Testatrix read and declared the same to be the First Codicil to her Last Will and Testament, and signed the same in their presence, and they, as witnesses, in the presence of the Testatrix and in the presence of each other signed the same as attesting witnesses.

Affiants further make oath that in the affiants' opinion the said Testatrix was of sound mind at the time of the execution of said First Codicil to her Last Will and Testament. At the request of the Testatrix, affiants have examined the instrument to which this Affidavit is a part and identify the same as the First Codicil to her Last Will and Testament of the Testatrix which was executed in the manner above described and affiant further make oath that the signatures hereto are the genuine signatures of the Testatrix and the two said witnesses.

W. W. Shannon
Witness

Louise Shannon
Witness

Sworn to and subscribed before me
this 26th day of October, 1983.

Notary Public

My Commission Expires: 10-19-86

(PAGE 2 OF MY FIRST CODICIL Elsie Louise Hows)

LAST WILL AND TESTAMENT

OF

ELSIE LOUISE HOWS

I, ELSIE LOUISE HOWS, residing in Nashville, Davidson County, Tennessee, being of sound mind and memory, do hereby make, publish, and declare this to be my Last Will and Testament, and I do hereby revoke and annul all other wills and codicils heretofore made, published and declared by me.

ITEM ONE: I direct that my executor, hereinafter appointed, pay all of my just debts, funeral expenses, all fees and expenses incident to the administration of my estate and estate and inheritance taxes occasioned or payable by reason of my death, including such taxes as may be so assessed on account of policies of insurance upon my life or jointly owned property, or other property taxable as part of my estate but not coming into the hands of my executor, as soon as practicable after my death as expenses of administration, without apportionment or pro-ration among the several beneficiaries, legatees or devisees.

ITEM TWO: I give, devise and bequeath the following specific bequests:

To Robert Clayton Hows, my nephew, of Knoxville, Tennessee, the sum of $1,000.00;

To Howard B. Hows, Jr., and Lucian Stanley Hows, both of Nashville, the sum of $500.00;

To Sally Clark of Nashville, Tennessee, the sum of $100.00;

To Cathedral of the Incarnation the sum of $1,000.00;

To Bellevue United Methodist Church the sum of $1,000.00 in memory of my mother, Daisy Grimes Hows, and my father, J. B. Hows.

I give, devise and bequeath to Joseph P. Baltz of Nashville, Tennessee, the sum of $5,000.00 in lieu of an executor's fee.

ITEM THREE: I further direct my executor to take those tangible personal items which I have not given away at the time of my death to be sold first to my family at the fair market value and then to the general public, the proceeds of the sale of such items to be placed with the residue of my estate to be divided as set forth in Item Four below.

ITEM FOUR: I direct that the remainder of my property, both real and personal, and wherever situated, including but not limited to my house located at 3805 Central Avenue, being Lot No. 194, Richland Realty Company's Second Subdivision, Division "B", of record in Plat Book 332, Page 92, and my 1956 green Chevrolet automobile be sold and the proceeds divided equally among my four nieces who are as follows: Betty Ann Hows Moody of Nashville, Tennessee; Frieda Hows McGee of Donelson, Tennessee; Patricia Hows Bentley of Hendersonville, Tennessee; and Joan Hows Curtis of Hendersonville, Tennessee.

ITEM FIVE: I hereby nominate, constitute and appoint Joseph P. Baltz as executor of this my Last Will and Testament, and direct that no bond be required of him for the faithful performance of his duties. In the event he is unable or unwilling to serve in this capacity, I direct that L. Gino Marchetti, Jr., serve as executor without bond.

In the administration of my estate, my executor shall, where not inconsistent with the other provisions of this my Last Will and Testament, be vested with any and all of the powers specifically enumerated and conferred upon executors under the provisions of Section 35-618 of the Tennessee Code Annotated, such powers and authority to be in addition to and not in lieu of the powers and authority herein granted.

IN WITNESS WHEREOF, I have hereunto set my hand to this my Last Will and Testament, consisting of two (2) pages, each of which bears my original signature, at Nashville, Tennessee, this 22nd day of October, 1980.

Elsie Louise Hows

ELSIE LOUISE HOWS

Sworn to and subscribed by the said ELSIE LOUISE HOWS as and for her Last Will and Testament, in the presence of us, the undersigned, who, at her request and in her sight and presence, and in the sight and presence of each other, have subscribed our names thereto as attesting witnesses, being satisfied that the said ELSIE LOUISE HOWS is a person of sound mind on this 22nd day of October, 1980.

L. Lina Moschetti, Nashville, Tennessee

Louise Shannon, Nashville, Tennessee

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STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, JOSEPH P. BALTZ, a Notary Public in and for said County and State, L. GINO MARCHETTI, JR., the affiant, who being first duly sworn deposed and said as follows:

Affiant resides in Nashville, Davidson County, Tennessee, and is personally acquainted with GLADYS LOUISE ADAMS, the Testator. On OCTOBER 22, 1980, affiant was requested by the Testator to witness the execution of the Testator's Last Will and Testament. In the presence of affiant and LOUISE SHANNON, the Testator read and declared the same to be HER Last Will and Testament, and signed the same in their presence, and they, as witnesses, in the presence of the Testator and in the presence of each other signed the same as attesting witnesses.

Affiant further makes oath that in affiant's opinion the said Testator was of sound mind at the time of the execution of said Last Will and Testament. At the request of the Testator, affiant has examined the instrument to which this affidavit is attached and identifies the same as the Last Will and Testament of the Testator which was executed in the manner above described and affiant further makes oath that the signatures thereto are the genuine signatures of the Testator, and the two said witnesses.

L. Gino Marchetti, Jr.

Sworn to and subscribed before me this

22 day of October, 1980.

Joseph P Baltz

Notary Public

My Commission Expires: 11-8-1980

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STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, JOSEPH P. BALTZ, a Notary Public in and for said County and State, LOUISE SHANNON, the affiant, who being first duly sworn deposed and said as follows:

Affiant resides in Nashville, Davidson County, Tennessee, and is personally acquainted with ELSIE LOUISE HOWS, the Testator. On OCTOBER 22, 1980, affiant was requested by the Testator to witness the execution of the Testator's Last Will and Testament. In the presence of affiant and L. GINO MARCHETTI, SR. the Testator read and declared the same to be HER Last Will and Testament, and signed the same in their presence, and they, as witnesses, in the presence of the Testator and in the presence of each other signed the same as attesting witnesses.

Affiant further makes oath that in affiant's opinion the said Testator was of sound mind at the time of the execution of said Last Will and Testament. At the request of the Testator, affiant has examined the instrument to which this affidavit is attached and identifies the same as the Last Will and Testament of the Testator which was executed in the manner above described and affiant further makes oath that the signatures thereto are the genuine signatures of the Testator, and the two said witnesses.

Louise Shannon

Sworn to and subscribed before me this
22 day of October, 1980.

Joseph P Baltz
Notary Public

My Commission Expires: 11-8-1980

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IDENTIFICATION

JUN 25 11 05 AM '86

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

BILL McPHERSON
COUNTY CLERK
244-1000

Davidson County

STATE OF TENNESSEE, DAVIDSON COUNTY

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I, BILL McPHERSON, Clerk of the Probate Court of Davidson County, State aforesaid, do certify that the foregoing is a full, true and complete copy of Last Will and Testament and Codicil IN RE: Elsie Louise Hows. Will probated December 13, 1984. Recorded in Minute Book 295, page 331 and Will Book 149, Page 452.

which remains of record on file in said office.

Given under my hand and official seal, at office, in Nashville, this 25th. *day of* June, *19* 86.

Bill McPherson
Clerk of Probate Court.

Jean Hart
Deputy Clerk.