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BOOK 8131 PAGE 443

STATE OF TENNESSEE
WILLIAMSON COUNTY
I, THE UNDERSIGNED CLERK & MASTER, DO HEREBY CERTIFY THIS TO BE A TRUE COPY OF T NAL OF THIS INSTRUMENT FILED

FILED 12-16-76
ENTERED
CHARLIE FOX, JR.
Count, Court Clerk

LAST WILL AND TESTAMENT

OF

DEANE MASON SHWAB

I, Deane Mason Shwab, of Nashville, Tennessee, do hereby make and publish this my Last Will and Testament, hereby revoking all Wills and Testaments by me at any time heretofore made.

ARTICLE I. I appoint First American National Bank of Nashville, of Nashville, Tennessee, Executor of this my Last Will and Testament, and direct that no bond be required of it to qualify as such. I request, but do not require, my said Executor and also my Trustee to advise with Hugh M. Shwab, Jr., of Louisville, Kentucky, during his lifetime before making any sale or reinvestment for the benefit of the Trust. I value the experience and judgment of Hugh M. Shwab, Jr. and feel that his service will be most beneficial but do not wish to impose on him unduly.

ARTICLE II. I direct that all of my just debts, including funeral and testamentary expenses and expenses of my last illness, be paid by my said Executor as soon as conveniently may be after my death.

I further will and direct that my said Executor shall pay all inheritance, succession and estate taxes, State and Federal, on my estate, and charge the same generally to my estate without attempting in any way to prorate same against any of the respective beneficiaries thereof.

I authorize and empower my Executor to sell any personal, real or mixed property belonging to my estate, in the same way

and manner as my Testamentary Trustee herein named is authorized to sell and dispose of same, this to be done without the necessity of consent of any beneficiary of my estate or of the Trusts herein created, and without obtaining authority from any court. No purchaser of any property, real, personal or mixed, from my Executor shall be required to obtain further or other authority, but any such sale made by my said Executor shall be conclusively presumed to be made pursuant to this authority.

ARTICLE III. I give, devise and bequeath all of my household furniture, furnishings, jewelry, clothing, silverware, books, portraits, works of art, automobiles, and all other articles of a similar nature used in my daily life, to my daughter-in-law, Virginia Beitz Shwab, and my grandchildren, George A. Shwab, III, and Betty Battelle Shwab Pierce. I have prepared a memorandum as to how I wish this distribution to be made, which may not be complete, and for that reason I give my Executor discretion to determine what property goes to each of the foregoing, and its decision shall be final and not open to question.

ARTICLE IV. I give, devise and bequeath to Alfred Boleyjack the sum of Five Thousand Dollars ($5,000.00) in the event he is living and in my employ at the time of my death, but if he be dead or not in my employ, this bequest is to abate, and I give, devise and bequeath to Jessie Woodlee the sum of One Thousand Dollars ($1,000.00) in the event she is living and in my employ on the date of my death, but if she is dead or not in my employ, this bequest is to abate.

ARTICLE V. I give, devise and bequeath all of the funds

in a savings account standing in my name in Fidelity Federal Savings & Loan Association to my daughter-in-law, Virginia Beitz Shwab, widow of my son, George A. Shwab, Jr., provided she is living and has not remarried at the time of my death, but should she be dead or have remarried, this bequest is to abate.

ARTICLE VI. I give, devise and bequeath all the rest and residue of my property, real, personal and mixed, and wherever situate, to First American National Bank of Nashville as Testamentary Trustee, to be received, held and managed by it in trust for the following uses and purposes, and with the following authorities and discretions, to-wit:

(a) To hold, manage, control, invest and rent the corpus of said trust estate; to pay all expenses, taxes, and other charges against said trust estate, including reasonable compensation to my Trustee; to employ and pay agents, attorneys, and other, when necessary or proper, for the protection of said trust estate, or any part thereof; to retain and hold investments in existence at the time of my death for such length of time as my said Trustee deems advisable; to sell, convey and dispose of any part of the corpus of said trust estate (real, personal or mixed) and as often as may seem desirable to my Trustee and for the best interests of the trust estate; to invest and reinvest the proceeds of any such sale or sales, or other moneys, which are a part of the corpus of the trust estate, at one time or from time to time, in such stocks, bonds or securities as my said Trustee may deem desirable and proper for the investment of trust funds - it is my desire that all securities so invested to be marketable, and that first consideration be given to securities ordinarily traded in on well known and

reputable Stock Exchanges in the United States. And it is my further desire that my Trustee invest under the so-called "Prudent Man Rule", and for this reason I am not restricting the investments to those permitted by the laws of Tennessee as legal for trust funds, but do require that such be seasoned and not of a speculative kind or character; in making any sale or sales under the authority herein given, no purchaser shall be required to procure or ascertain that the consent of any beneficiary, adviser, or others, has been obtained, and shall not be required to see to the disposition of the purchase price.

(b) My Trustee is authorized to purchase securities at the market price, which may be more or less than the face or stated value of such security, but in the case of bonds purchased at a premium, the premium shall be charged to principal and not to income; stock dividends which are defined to be shares of stock issued by the corporation declaring such dividend in addition to outstanding shares shall be conslusively presumed to be a part of the corpus of the trust estate and so held by my Trustee and not distributed as income; dividends other than stock dividends and liquidating dividends, whether paid in money or property, including shares of stock of corporations not declaring the dividend shall be considered income and distributed as such; liquidating dividends shall be retained by my Trustee as part of the corpus of the trust estate and reinvested as other funds - a "Liquidating Dividend" is defined generally to be a dividend which depletes the invested capital of the corporation declaring such dividend and not paid out of income of such corporation - "Extraordinary" or "Special Dividends", or what are sometimes termed "Extra Dividends", are those paid by corporations from earnings or profits in excess of dividends

ordinarily declared, but realizing the difficulty of determining in which class dividends will fall, I expressly authorize and empower my said Trustee to determine and declare in which class any dividend received by it shall be placed, and my Trustee's decision shall be final and not open to question; expenses of the trust estate chargeable to income shall be ordinary recurring yearly taxes, Trustee's compensation, payments of others employed in connection with said estate, and in the case of depreciable property, a fair amount of depreciation in regard thereto, which depreciation fund shall be held and used to restore the depreciated property or be added to the corpus of the trust estate, but extraordinary or unusual taxes, which are not recurring, and which seriously impair the amount of distributable income in any one year, and other unusual and non-recurring expense shall be charged to corpus, and I expressly authorize my said Trustee to make decision as to what expenses shall be charged to corpus and what to income, and the decision of my Trustee shall be final and not open to question. In the event any part of the Trustee's compensation is a charge against corpus, it shall not be treated as an expense payable from and charged to income.

(c) To invest the proceeds of the sale of any real estate in other real estate of a kind and character which my said Trustee may deem suitable for investment purposes; to improve real estate which I may leave at the time of my death, or real estate acquired by my said Trustee under the powers herein granted by the erection of a building or buildings thereon, or by conversion of buildings thereon into buildings of another type or character. For example, by converting my homeplace on the Harding Road into an apartment house with several apartments and to expend the

necessary funds from the trust estate for such purpose, using such part of the corpus as may be necessary, but setting up the improvements as part of the corpus; to make leases on real estate for any period, without limitations, and all such leases so entered into by my said Trustee shall be valid and legal notwithstanding the falling in of the trust estate.

(d) I expressly authorize my Trustee to register securities which it is necessary to register in the name of a nominee or nominees of its selection, without any designation on such security that it is held in trust, provided proper records are kept showing what securities are in the trust estate. I further authorize my Trustee to vote stock or other securities through its officers or through individuals of its selection by making, executing and delivering proxies, which right shall include the right to vote for a reorganization of any corporation, or consent to a reorganization of any corporation.

I expressly excuse my Trustee from putting up security for any deposits made by it in its Banking Department.

ARTICLE VII. From the net income of the trust estate, my Trustee shall pay the following amounts to the following individuals:

1. To my sister, Harriett Mason Love, the sum of Fifty Dollars ($50.00) each month on the first day of the month beginning on the first day of the month following my death. This payment shall cease as of the first day of the month in which my sister dies.

2. There shall be paid to my daughter-in-law, Virginia Beitz Shwab, for and during her natural life or widowhood, a sum sufficient to make her gross annual income Twenty-Five Thousand Dollars

($25,000.00) after taking into account her other income, but I authorize my said Trustee to accept the statement of the said Virginia as to her other income and make payments accordingly. This payment shall stop on the first day of the Month following the death or remarriage of the said Virginia and in that event shall be added to the payments mentioned in No. 3 just below.

In making the above provision for Virginia Beitz Shwab, I am mindful of the fact that my grandchildren may be contributing at this time to her support, and I wish to substitute the foregoing provision for the said Virginia and to release my grandchildren from further payments so that she may at all times receive adequate support.

3. The remaining income after the payments required under paragraphs 1 and 2 of this Article VII shall be paid to the issue of George A. Shwab, Jr., per stirpes during the life of the Trust.

ARTICLE VIII. This Trust shall end and terminate twenty-one years after the death of the survivor of my daughter-in-law, Virginia Beitz Shwab, my grandson, George A. Shwab, III, and my granddaughter, Betty Battelle Shwab Pierce, and shall at that time be divided between the beneficiaries in the same proportion as they are entitled to income from the trust estate.

The Trustee, however, is authorized and empowered to divide the trust estate into such number of individual trusts as may be necessary to set up a separate trust for each beneficiary, and for this purpose is authorized and empowered to fix value on trust property and set up individual trusts, making the same as nearly equal as possible, and the decision of my Trustee as to value shall not be open to question.

ARTICLE IX. I expressly will and direct that no part of any trust estate herein created, nor the income therefrom, shall be subject to execution or to legal process for any debt or other obligation of any beneficiary of any trust estate, nor shall any such beneficiary have power to sell or mortgage the same nor any part thereof, nor anticipate the same nor any part of the income therefrom by assignment or otherwise.

In the event in any Trust there should be shares of stock in First American National Bank of Nashville, named as Trustee in this Will, I authorize my said Trustee to retain said stock and exercise the same control over it and vote it in the same way as other stocks.

During the minority of any beneficiary entitled to income under any Trust herein created, my said Trustee is authorized to pay such income directly for the maintenance, support, medical care and education of such minor, or may pay same to the natural Guardians of such minor, in such way as the Trustee may deem best, and the receipt of such natural Guardians shall be a full acquittance to my said Trustee, but upon any minor coming of age, payment shall be made directly to such individual. I authorize my said Trustee, however, to withhold any part of the income to any minor or other beneficiary which it deems unnecessary for the comfort of such minor until the minor or individual attains the age of twenty-five (25) years, at which time any accumulations are to be paid to the beneficiary.

Should any beneficiary die before receiving the corpus of any trust estate, all accumulations in the hands of the Trustee and unpaid to such individual shall be held and distributed to the successor in interest of the beneficiary so dying.

My Trustee is authorized to make distribution of the corpus of the trust estate in kind, if it can be done, or in cash resulting from sale of trust property, as my Trustee in its discretion may deem best, and to this end I give my Trustee the right to value any property distributed in kind, and its valuation shall not be open to question.

ARTICLE X. I expressly authorize and empower the beneficiaries at any time, who are of age and capable of acting, by unanimous vote to remove the Trustee herein named and appoint a successor Trustee, with the same rights, duties, powers and liabilities as the Trustee herein named.

Such removal shall be accomplished by such beneficiaries executing a writing directed to the acting Trustee giving notice of removal, and giving notice of the appointment of a successor Trustee, to whom a like notice shall be furnished. Upon receipt of such notices the then acting Trustee shall account to the successor Trustee for all property then in its hands. The Trustee herein named, or any successor Trustee, may at any time resign, or in the event any Trustee ceases to be a corporation authorized to administer trusts, a successor Trustee shall be appointed in the manner hereinabove provided, and the then acting Trustee shall immediately account to the successor Trustee. Any successor Trustee shall be a bank or trust company, with a capital and surplus of at least Ten Million Dollars. In case of failure by beneficiaries to appoint, or their inability to do so, then any court of competent jurisdiction may appoint a successor, in the same manner herein provided. I authorize and empower any successor Trustee to examine and approve the accounts of the former Trustee, and if such successor Trustee shall approve the accounts and execute a receipt, this shall be a full acquittance to the retiring Trustee.

The right of a Trustee to resign and the right to remove a Trustee may be exercised as often as the parties deem such necessary or proper, and is not limited to a single occasion. Any successor Trustee shall be vested with the same powers as the Trustee herein named, to the same extent as if named herein, and any Trustee is authorized to compromise, arbitrate or otherwise adjust claims in favor of or against the trust estate, and so long as this right is exercised in good faith and without liability on the part of the acting Trustee.

IN WITNESS WHEREOF, I have hereunto set my hand on this 25th day of July, 1958, to this my Last Will and Testament, consisting of ten (10) pages, and have also subscribed each of said pages in the lower right hand corner thereof, for the purpose of identifying same as part of this my Last Will and Testament.

Deane Mason Shwab
Deane Mason Shwab

Signed, signified and declared by the said Deane Mason Shwab, the Testatrix, being of sound mind and disposing memory, as and for her Last Will and Testament, in the presence of us, the undersigned, present at the same time, who at her request and in her sight and presence, and in the presence of each other, have subscribed our names hereto as attesting witnesses on the day and date last above written at Nashville, Tennessee.

Mary F. Rains

Address: First American Nat'l Bank

WITNESSES:

Maurice V James

Address: First American Nat'l Bank

1:00 P.M.

FIRST CODICIL TO LAST WILL AND TESTAMENT

OF

DEANE MASON SHWAB

FILED 12-16-74
ENTERED
CHARLIE FOX, Jr.
Dept. Court Clerk

I, Deane Mason Shwab of Nashville, Tennessee, do make and publish this First Codicil to my Last Will and Testament heretofore executed by me on the 25th day of July, 1958, witnessed by Mary F. Rains and Nannie V. James.

ARTICLE I: I hereby expressly revoke a First Codicil to this my Last Will and Testament heretofore executed on the 20th day of October, 1958, a second Codicil heretofore executed on the 23rd day of April, 1963 and a Third Codicil heretofore executed on the 23rd day of April, 1963 and substitute this First Codicil in lieu of all three Codicils heretofore executed.

ARTICLE II: I give, devise and bequeath to my sister, Harriett Mason Love, my one-half interest in the property in Nashville, Davidson County, Tennessee known as 130 Eighth Avenue, South. In the event my sister predecease me and dispose of this interest by will, I will and direct that her disposition be binding on my estate and the property pass according to her will. If she fails to dispose of this property by will, I give, devise and bequeath my one-half interest to her issue per stirpes.

ARTICLE III: I give, devise and bequeath the larger of two cottages which I own known as 107 Belvedere Club in Charlevoix, Michigan to George A. Shwab, III and Elizabeth Shwab Pierce as tenants in common.

I give, devise and bequeath the small or guest cottage located at 107 Belvedere Club to my daughter-in-law, Virginia B. Shwab, for and during her natural life and at her death to revert to the said George A. Shwab, III and Elizabeth Shwab Pierce as tenants in common. This bequest is on condition that the said Virginia is permitted to connect with the electrical and water system of the entire property without charge and is not to be in any way interferred with in her full and free use of the property devised to her for life.

ARTICLE IV: I give, devise and bequeath the sum of Three Thousand Dollars ($3,000.00) in cash to John Peach and Pauline Peach, residents of Williamson County, Tennessee, who have given long and faithful service to the Shwab family and particularly to my late son George Shwab, Jr. This gift is conditioned on the said two individuals being living at the time of my death, but if one be dead, the survivor shall receive the entire $3,000.00, but if both be dead and either leave issue, such issue shall receive the entire $3,000.00 per stirpes, but if both be dead without issue, this bequest shall abate.

ARTICLE V: I hereby revoke Article VII of my Last Will and Testament beginning "From the net income of the trust estate," and ending "per stirpes during the life of the trust." Said Article contains subsections 1, 2 and 3, all of which are revoked and I substitute in lieu thereof the following Article VII to be inserted in my Last Will and Testament.

"From the net income of the Trust Estate my Trustee shall pay the following amounts to the following individuals:

1. To my sister, Harriett Mason Love, the sum of Fifty Dollars ($50.00) each month on the first day of the month beginning on the first day of the month following my death. This payment shall cease as of the first day of the month in which my sister dies.

2. There shall be paid to my daughter-in-law, Virginia Beitz Shwab, for and during her natural life or widowhood, all of the rest and residue of the net income of my estate after making provision for my sister. After the death of my sister the bequest to her goes to my daughter-in-law, Virginia.

I direct that payments of income be made to the said Virginia as often as there is income accumulated to pay to her after making provision for taxes and other expenses of administering the Trust. I desire such payments made, as nearly as may be, as the said Virginia may request.

3. Upon the death of my daughter-in-law, Virginia, the entire net income shall be paid to the issue of my late son, George A. Shwab, Jr. per stirpes.

ARTICLE VI: I hereby revoke the first paragraph of Article VIII of my Last Will and Testament beginning with the words "This trust shall end and terminate" and ending with the words "income from the trust estate" and substitute in lieu thereof the following:

"This Trust shall end and terminate twenty-one (21) years after the death of the survivor of my daughter-in-law, Virginia Beitz Shwab, my grandson, George A. Shwab, III and my granddaughter, Betty Battelle Shwab and shall at that time be divided among the living issue of my late son, George A. Shwab, Jr. per stirpes."

IN WITNESS WHEREOF, I have hereunto set my hand to this First Codicil to my Last Will and Testament consisting of three pages and have also subscribed the preceding two pages in the lower right hand corner thereof for identification on this Dec ~~day of~~ 17, 1963.

Deane Mason Shwab
Deane Mason Shwab

Signed, signified and declared by the said Deane Mason Shwab, the Testatrix, being of sound mind and disposing memory, as and for a Codicil to her Last Will and Testament, in the presence of us, the undersigned, who, at her request, and in her presence and sight, and in the presence of each other, have subscribed our names hereto as attesting witnesses on the day and date last above written at Nashville, Tennessee.

WITNESSES:

Edith O'Perry
326 Union Street
ADDRESS Nashville, Tennessee.

Shirley Patton
326 Union Street
ADDRESS Nashville, Tennessee.

SECOND CODICIL TO LAST WILL AND TESTAMENT

OF

DEANE MASON SHWAB

FILED 12-16-96
ARLIE FOX, JR.
Clerk

I, Deane Mason Shwab, of Nashville, Tennessee, do make and publish this Second Codicil to my Last Will and Testament heretofore executed by me on the 25th day of July, 1958, witnessed by Mary F. Rains and Nannie V. James, to which a First Codicil was executed by me on the 17th day of December, 1963 and witnessed by Edith D. Perry and Shirley Patton.

ARTICLE I: I hereby expressly revoke a Second Codicil to this my Last Will and Testament heretofore executed by me on the 18th day of April, 1972, and substitute this Second Codicil in lieu of said Second Codicil heretofore executed by me.

ARTICLE II: I hereby revoke in its entirety ARTICLE VII of my Last Will and Testament as amended by said First Codicil, and substitute in lieu thereof the following ARTICLE VII to be inserted in my Last Will and Testament.

> "From the net income of my trust estate my Trustee shall pay the following amounts to the following individuals:
>
> 1. To my sister, Harriett Mason Love, the sum of Fifty Dollars ($50.00) each month for as long as she shall live, on the first day of the month beginning on the first day of the month following my death.
>
> 2. To Alfred Boleyjack for as long as he lives the sum of Two Hundred and Fifty Dollars ($250.00) per month, on the first day of each month beginning on the first day of the month following my death. In the event that said Alfred Boleyjack dies, before or after my death, with a widow surviving, said widow is to receive the sum of Seventy-Five Dollars ($75.00) per month for as long as she lives. In addition, I direct the Trustee to encroach upon the corpus of the trust to pay any medical expenses which occur because of the illness of the said Alfred Boleyjack.

3. To my daughter-in-law, Virginia Beitz Shwab, for her life all of the rest and residue of the net income of the trust estate after making provision for my sister and for Alfred Boleyjack or his widow. I direct that payments of income be made to the said Virginia as often as there is income accumulated to pay to her after making provision for taxes and other expenses of administering the trust. I desire that such payments be made, as nearly as may be, as the said Virginia may request.

4. Upon the death of my daughter-in-law Virginia, the share in the net income of the trust to which she was entitled shall be paid to the issue of my late son, George A. Shwab, Jr., per stirpes."

ARTICLE III: I hereby amend ARTICLE IV of the "First Codicil to Last Will and Testament" dated December 17, 1963, to read as follows:

"ARTICLE IV: I give, devise and bequeath the sum of Five Thousand Dollars ($5,000.00) in cash to John Peach and Pauline Peach, residents of Williamson County, Tennessee, who have given long and faithful service to the Shwab family and particularly to my late son George Shwab, Jr. This gift is conditioned on the said two individuals being living at the time of my death, but if one be dead, the survivor shall receive the entire $5,000.00, but if both be dead and either leave issue, such issue shall receive the entire $5,000.00 per stirpes, but if both be dead without issue, this bequest shall abate."

ARTICLE IV: I add an additional Article to my Will, which shall be ARTICLE XI and which shall provide as follows:

"ARTICLE XI: In my Will I devise and bequeath my residuary estate to First American National Bank of Nashville as Testamentary Trustee, to hold and administer in accordance with the provisions of my Will. While I have complete confidence in said Trustee, I feel that it would be beneficial for a committee to be appointed with which my Testamentary Trustee can consult on changes in investments. I, therefore, hereby appoint a committee composed of George A. Shwab, III, Elizabeth Shwab Kenny and Gleaves M. Love to act as an advisory committee for my Testamentary Trustee, and I request my Testamentary Trustee to consult with this committee, whenever it is feasible to do so, before making changes in investments and to secure the approval of this committee to any proposed changes. Also, I authorize this committee to recommend changes in investments to my Testamentary Trustee, and I request my Trustee to follow any such recommendations, unless it feels or deems such to be unwise, and my Testamentary Trustee shall be fully protected in following any direction or request made by this committee.

(Page Two of my Second Codicil: Deane Mason Shwab.

"The committee hereby appointed is, however, an advisory committee and it shall have no authority to require specific action by my Testamentary Trustee, and such Trustee shall not be required to consult with the committee, when, in the opinion of the Trustee, it is not practicable or feasible for it to do so.

"The committee hereby appointed shall be a self-perpetuating committee which shall continue in existence so long as any trust created by my Will continues in existence, and in order to accomplish this, I authorize any two members of the committee to appoint a successor in case of the death, resignation or removal of a member of the committee, and I further authorize any two members of the committee to remove the third member of the committee at any time either with or without cause. If for any reason there should ever be two vacancies in the members of this committee, I authorize the remaining member to appoint two persons to fill the two vacancies."

IN WITNESS WHEREOF, I have hereunto set my hand on this 6th day of June, 1972, to this the Second Codicil to my Last Will and Testament, and have subscribed the foregoing two pages at the bottom thereof for the purpose of identification.

Deane Mason Shwab.
Deane Mason Shwab

Signed, signified and declared by the said Deane Mason Shwab, being of sound mind and disposing memory, as and for the Second Codicil to her Last Will and Testament, in the presence and sight of us, present at the same time, who, at her request, in her presence and sight, and in the presence and sight of each other, have subscribed our names as attesting witnesses on the day and year last above written.

WITNESSES:

Edith D Perry
326 Union Street
ADDRESS: Nashville Tennessee

Nancy Batey
326 Union Street
ADDRESS: Nashville, Tennessee

THIRD CODICIL TO THE LAST WILL AND TESTAMENT

OF

DEANE MASON SHWAB

I, Deane Mason Shwab, of Nashville, Tennessee, temporarily vacationing in Charlevoix, Michigan, to hereby make, publish and declare this as the Third Codicil to my Last Will and Testament heretofore executed by me on the 25th day of July, 1958, and witnessed by Mary F. Rains and Nannie V. James, to which a First Codicil was executed by me on the 17th day of December, 1963, and witnessed by Edith D. Perry and Shirley Patton, and to which a Second Codicil was executed by me on the 6th day of June, 1972, and witnessed by Edith D. Perry and Nancy Batey.

FIRST: I hereby strike and delete Article III of my said Last Will and Testament in its entirety and substitute in lieu thereof the following:

> ARTICLE III. I give, devise and bequeath all of my household furniture, furnishings, jewelry, clothing, silverware, books, portraits, works of art, automobiles, and all other articles of personal property of a similar nature, to my daughter-in-law, Virginia Beitz Shwab, to be hers absolutely without any restriction or condition of any kind.

SECOND: In my said Last Will and Testament, and in my First Codicil thereto, I provided that my daughter-in-law, Virginia Beitz Shwab, receive the residue of the net income of my trust estate after making provisions for my sister and Alfred Boleyjack, but I provided that these payments terminate at her death or re-marriage. It is my express desire and wish that the payments of said income to my daughter-in-law, Virginia Beitz Shwab, continue for her lifetime irrespective of whether she remarries. While I am advised and believe that I revoked all provisions in my Will and Codicils terminating such trust income upon the remarriage of

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

 Deane Mason Shwab

my daughter-in-law, Virginia Beitz Shwab, I hereby reiterate, for the purpose of making absolutely certain, that she is to receive said net income for and during her natural life, irrespective of her marital status, and I hereby revoke any provisions to the contrary that may be contained in my said Will or in the First or Second Codicil thereto.

THIRD: In all other respects, I do hereby ratify and confirm and republish and redeclare my said Last Will and Testament dated the 25th day of July, 1958.

IN WITNESS WHEREOF, I have hereunto set my hand on this 6th day of July , 1973, to this Third Codicil to my Last Will and Testament.

Deane Mason Shwab
DEANE MASON SHWAB

Signed, signified and declared by the said Deane Mason Shwab, being of sound mind and disposing memory, as and for the Third Codicil to her Last Will and Testament, in the presence and sight of us, present at the same time, who, at her request, in her presence and sight and in the presence and sight of each other, have subscribed our names as attesting witnesses on the day and date last above written, at Charlevoix , Charlevoix County, Michigan .

Maurice J. Foster

Address Charlevoix Co. State Bank
Charlevoix, Michigan 49720

LoAnne A. Brown

Address Charlevoix Co. State Bank
Charlevoix, Michigan

WITNESSES:

34059

IDENTIFICATION REFERENCE

JUN 14 12 14 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

0558 06/14 0101 03CHECK 54.00

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RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED