LAST WILL AND TESTAMENT

OF

MARY RUTH LORING

I, Mary Ruth Loring, a resident of Davidson County, Nashville, Tennessee, do make, publish and declare this to be my Last Will and Testament, hereby revoking all wills and codocils heretofore made by me.

ITEM FIRST

I direct that all of my just debts, funeral expenses, and the costs of administration of my estate be paid as soon as practicable after my death by my Executor. I further direct that my Executor pay all estate, transfer, inheritance or successive tax or taxes as a general charge against my estate.

ITEM SECOND

I give, devise and bequeath all property, both real, personal, and mixed, and wheresoever situated, which I die seized and possessed of, to my three children, Larry Lamar Loring, Brenda Loring-Smith and Fred Bracey, with the exceptions of the household items which will be distributed accordingly to their personal choices or personal needs.

ITEM THIRD

In the event that I die leaving no children or children of my children, then I direct that my estate be distributed in accordance with the laws of intestate succession in the State of Tennessee at the time of execution of this will.

ITEM FOURTH

Any person taking under this will who shall die at the same time as I or in a common disaster with me or under such circumstances that it is difficult or impossible to determine who died first shall be deemed to have predeceased me.

Mary Ruth Loring

MARY RUTH LORING

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ITEM FIFTH

I appoint my son, Larry Lamar Loring, Executor, of my will, and if he does not survive me, my son, Fred Bracey, of Sumner County, Tennessee, as substitute Executor. I grant my said Executor and substitute Executor the fullest power and authority to sell, at public or private sale, for cash or credit, with or without security, or to mortgage, lease, and dispose of and distribute in kind, all property, real and personal at such time and upon such terms and conditions as may seem advisable, and to do all things that I might or could do if living and acting on my own behalf. I also pray that my Executor, or substitute Executor, not have to post or give any bond.

In testimony whereof, I have hereunto subscribed my name to this my Last Will and Testament, consisting of this and any other typewritten pages, and for the purpose of identification I have signed each page, all in the presence of the persons witnessing it at my request on this 13th day of June, 1990, at Nashville, Tennessee.

We, the undersigned, being the attesting witnesses to the foregoing will of Mary Ruth Loring, and being first duly sworn, make oath that we signed the foregoing will consisting of three typewritten pages, this page included, on this the 13th day of June, 1990, in our joint sight and presence and declared the same to be her Last Will and Testament, and that we in her sight and presence and in the sight and presence of each other, at her request signed our names thereto as attesting witnesses; that we believe the said, Mary Ruth Loring, to be at the time of sound mind and disposing memory; and that this affidavit is being made at the request of the said testatrix.

Mary Ruth Loring

MARY RUTH LORING

Witness our signature on this the 13th day of June, 1990.

Joann E. Murphey

Lucille H. Bruce

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Sworn to and subscribed before me this the 13th day of June, 1990.

NOTARY PUBLIC

My Commission Expires: Jan. 23, 1993

PAGE 3 OF MY LAST WILL AND TESTAMENT

Mary Ruth Young

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF ORIGINAL INSTRUMENT FILED IN MY OFFICE, THIS 20th DAY OF July, 19. 90

BILL COVINGTON, CLERK

BY: DEPUTY CLERK