LAST WILL AND TESTAMENT

OF

KATHERYN PALMER

I, KATHERYN PALMER, a resident of Davidson County, Tennessee, do make, publish and declare this to be my Last Will and Testament, hereby revoking all Wills and codicils heretofore made by me.

ARTICLE I.

I direct that all of my just debts, my funeral expenses, the cost of the administration of my estate, and all estate and inheritance taxes be paid as soon as practicable after my death.

ARTICLE II.

All of the rest, residue and remainder of the property which I may own at the time of my death, real, personal and mixed, tangible and intangible of whatsoever nature and wheresoever situated, I give, devise and bequeath in fee simple to my children, ELLEN ANN CANTU, STEPHEN PALMER and BRIAN PALMER, equally, share and share alike.

ARTICLE III.

I intend to leave a handwritten memorandum, designating certain articles of my personal property for various individuals. It it my intention that this memorandum be honored by my Co-Executors, and that my heirs and beneficiaries abide by the bequests set forth in the Memorandum.

ARTICLE IV.

I nominate and appoint my children, ELLEN ANN CANTU, STEPHEN PALMER AND BRIAN PALMER, to be Co-Executors of this my Last Will and Testament and direct that no bond be required for the faithful performance of their duties and further direct that they be excused from filing an inventory and accounting and I vest my said Co-Executors with full power and authority to sell, transfer and convey any property, real or personal which I may

own at the time of my death, at such time and price and upon such terms and conditions (including credit) that they may determine and to do every other act and thing necessary or appropriate for the complete administration of my estate. If any of my children, ELLEN ANN CANTU, STEPHEN PALMER and BRIAN PALMER shall predecease me or, after having qualified as Co-Executor hereunder shall die or resign, then the surviving one or ones shall have all powers heretofore conferred on them jointly.

IN WITNESS WHEREOF, I have hereunto subscribed my name to this my Last Will and Testament, all in the presence of the persons witnessing it at my request, on this the 8th day of December, 1991.

Katheryn Palmer
KATHERYN PALMER

KATHERYN PALMER, the Testatrix, signified to us that the foregoing instrument was her Last Will and Testament, and signed the instrument as and for her Last Will and Testament, all in the joint sight and presence of us and each of us, and we, at the same time, at the Testatrix's request and in her sight and presence and in the sight and presence of each other, have hereunto subscribed our names as attesting witnesses, this the 8th day of December, 1991.

Donna Steffey

Hugh A Steffey

8.3 5 8.0

IDENTIFICATION REFERENCE

FEB 12 10 03 AM '92

DAVIDSON COUNTY, TN

0510 02/12 0101 03CHECK 9.00

STATE OF TENNESSEE

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF ORIGINAL INSTRUMENT FILED IN MY OFFICE, THIS 12 DAY OF Jan, 19 92

BILL COVINGTON, CLERK

BY: Sheila

DEPUTY CLERK

PAGE THREE OF THE LAST WILL AND TESTAMENT OF KATHERYN PALMER Katheryn Palmer