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Davidson County WILL
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20010430-0042898

LAST WILL AND TESTAMENT

OF

RUTH COOPER HARVEY

I, RUTH COOPER HARVEY, a resident of Nashville, Davidson County, Tennessee, being of sound mind and disposing memory, do hereby make, publish and declare this as my Last Will and Testament, hereby revoking any and all wills and codicils heretofore made by me.

ARTICLE I

APPOINTMENT OF FIDUCIARIES

I nominate and appoint my two sons, Everette Ronald Harvey and William Donald Harvey, as Co-Executors of this my Last Will and Testament. If both of my sons should predecease me or be unable or unwilling to serve as Executor of my Estate, then I nominate First American National Bank as Executor of this my Last Will and Testament. I direct that no bond shall be required of my Executor.

Whenever the terms "Executor" or "Trustee" are used herein, they shall be deemed to apply to the party or parties acting, and any reference to such party or parties in one gender shall be deemed to mean the proper gender.

ARTICLE II

PAYMENT OF DEBTS, EXPENSES AND TAXES

I direct that all of my just debts, (except debts secured by mortgages or other security instruments, which may be paid off or retained in the discretion of my Executor), including funeral and testamentary expenses and expenses of my last illness, be paid as soon as may be convenient after my death. I further direct that all estate, inheritance and other taxes of the same nature (except any tax on any generation-skipping transfer or additional estate taxes imposed pursuant to Section 2032A imposed by the Internal Revenue code of 1986 or by any state) which are payable because of my death, including any interest or penalties thereon, with respect

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to the property comprising my estate for such tax purposes, whether or not such property passes under this Will and whether such taxes are payable by my estate or by any recipient or beneficiary of any such property to be paid as a general charge against my estate without right of allocation against or reimbursement from any beneficiary hereunder.

I direct that the proceeds of any life insurance payable to my estate or to my Executor may be used for the payment of debts or taxes.

ARTICLE III

SPECIFIC BEQUESTS

I direct my Executor to pay the following sums to the individuals listed below:

(1) $1,000 to my grandson, Travis Carl Harvey of Dallas, GA;

(2) $1,000 to my grandson, Stephen Donald Harvey of St. Louis, MO; and

(3) $1,000 to my daughter-in-law, Peggy Harvey of Affton, MO.

ARTICLE IV

RESIDUARY BEQUEST

I devise all the rest, residue and remainder of my property, real, personal and mixed, of whatever kind and character, and wheresoever situated, to my two sons, share and share alike.

ARTICLE V

POWERS OF FIDUCIARIES

My Executor shall have all the powers enumerated in Section 35-50-110, Tennessee Code Annotated, and the introductory paragraph and all subparagraphs thereof, which to the extent not inconsistent with the express provisions hereof, are hereby incorporated herein by reference as fully as though copied herein verbatim.

I hereby authorize my Executor, in his sole and absolute discretion, to disclaim in whole or in part any bequest or devise

or any interest in any trust provided for my benefit under the Will of any person or under any trust established for my benefit at any time, within nine (9) months after the date of the transfer which created an interest in me.

I hereby waive the requirement that my Executor file an inventory of my estate with the court having a probate jurisdiction over my estate.

IN WITNESS WHEREOF, I have hereunto set my hand on this the 14 day of December, 1994, to this my Last Will and Testament, and have initialed the foregoing 2 pages at the bottom thereof for the purpose of identification.

Ruth Cooper Harvey
RUTH COOPER HARVEY

Signed, published and declared by the said RUTH COOPER HARVEY, being of sound mind and disposing memory, as and for her Last Will and Testament, in the presence and sight of us, present at the same time, who at her request, and 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 written above.

WITNESS:

Jack R. Lee

ADDRESS:

2504 Barton Ave.

Nashville, Tn. 37212

Evon Bailey Lee

2504 Barton Ave.

Nashville, TN 37212

AFFIDAVIT

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

Jean R. Lee and Evon Bailey Lee

being severally duly sworn, depose and say that:

We are acquainted with RUTH COOPER HARVEY, who executed this annexed Last Will and Testament, consisting of 3 typewritten pages, dated the 4th day of December, 1994, on that date, at Nashville, Tennessee, by subscribing her name at the end thereof in the presence and sight of each of us.

At the time of subscribing said Will, RUTH COOPER HARVEY declared the instrument so subscribed by her to be her Last Will and Testament, and we thereupon signed our names as witnesses at the end of said instrument at her request and in her presence and sight, and in the presence and sight of each other.

At the time of executing said Last Will and Testament, RUTH COOPER HARVEY was over the age of eighteen (18) years and in our opinion was of sound mind, memory and understanding and not under restraint or in any respect incompetent to make a Last Will and Testament.

This Affidavit is made at the request of the said RUTH COOPER HARVEY.

Jean R. Lee

Evon Bailey Lee

SWORN TO AND SUBSCRIBED before me on this the 4th day of December, 1994.

Notary Public

My Commission Expires:

January 23, 1997

I hereby certify that this is a true copy of original instrument filed in my office this 30 day of June 20 97
RICHARD R. ROOKER, CLERK
By Deputy Clerk

RICHARD R. ROOKER CIRCUIT COURT CLERK