2005 FEB -7 P

RICHARD

LAST WILL AND TESTAMENT

Davidson County WILL
Recvd: 06/30/05 15:56 6 pgs
Fees:32.00 Taxes:0.00
20050630-0075685

OF

MARGARET RUSSELL MORROW

I, MARGARET RUSSELL MORROW, a resident of Davidson County, Tennessee, being of sound mind and disposing memory and over the age of eighteen (18) years do hereby make, publish and declare this as and for my Last Will and Testament hereby revoking all writings of a testamentary nature heretofore made by me.

I

1. I direct that all of my just debts, funeral expenses, cost of administering my estate and all estate, inheritance, transfer, legacy or succession taxes or death duties, which may be assessed or imposed with respect to my estate, or any part thereof, whether or not passing under this Will, including the taxable value of all policies of insurance on my life and all transfers, powers, rights, or interests includible in my estate for the purpose of such taxes and duties, shall be paid out of my general estate and not charged to any beneficiary's share. My Executor may pay the same out of whatever property, not herein specifically bequeathed or devised, which she deems necessary to pay said debts, expenses, costs and taxes.

2. My Executor shall collect the proceeds of all insurance policies on my life which at the time of my death are payable to my estate or Executor. I authorize and empower my Executor to use the proceeds of such policies to pay my debts, funeral expenses, costs, charges and expenses of administration, taxes, including estate or inheritance taxes, and any legacies provided for in this will or any codicil hereto. The proceeds or life insurance policies, if any, not used for such purposes shall constitute a part of my residuary estate.

II

I make the following specific gifts:

(a) To my niece, JEAN R. BAILEY my cluster ring.

(b) To my niece LAURA RYAN my solitaire, and all my other rings.

(c) To my nephew RUDY RYAN all my silver and my bed room furniture.

(d) To my nephew MARSHALL N. RYAN my diamond necklace.

(e) To my nephew JOHN RYAN my automobile, my desk and room air conditioner.

III

I give all the rest, residue and remainder of all my property both real and personal and wherever situated including the real estate known as 1115 Delmas Avenue, to my niece JEAN RYAN BAILEY to be hers outright.

If JEAN RYAN BAILEY predeceases my, I give all the rest, residue and remainder of my property to MARSHALL RYAN and JOHN RYAN in equal shares.

IV

I nominate and appoint MARSHALL N. RYAN of Memphis, Tennessee to be the Executor of this Will and excuse him from furnishing a fiduciary bond or rendering any accountings to any court in any jurisdiction in which he may be called upon to serve. In the event that he fails to survive me, or that he is unable or unwilling to serve as my Executor for any reason, or, having assumed the duties, becomes unable or unwilling to serve, I nominate in his stead RUDY RYAN of Knoxville, Tennessee and authorize him to serve under the same terms and conditions as those set out above for MARSHALL N. RYAN.

V

Any Executor or Trustee acting under this will shall have all the rights, privileges and immunities usually possessed and exercised by fiduciaries in the State of Tennessee, and specifically those provided for by Section 35-50- 110 of the Tennessee Code Annotated and any amendments thereto. The Executors or Trustees who serve in carrying out the terms of this Will shall be entitled to reasonable compensation for their services, and in the event that an agreement with the beneficiaries as to the amount cannot be reached, the Executor or Trustee should file a petition with the Probate Court for the determination of an allowance.

VI

I, MARGARET RUSSELL MORROW, the Testatrix, sign my name to this instrument, this 22nd day of August, 2000. I hereby declare that I sign and execute this instrument as my Last Will, that I sign it willingly, and that I execute it as my free and voluntary act for the purposes therein expressed. I declare that I am of the age of majority and otherwise legally empowered to make a will, and under no constraint or undue influence.

Margaret R Morrow
Margaret Russell Morrow

The foregoing instrument consisting of 2 pages, was, on the date hereof, signed, published and declared by Margaret Russell Morrow the above named Testatrix to be her Last Will and Testament in the presence of us and each of us, whereupon we, at her request and in her presence

and in the presence of each other, have hereunto set our names as subscribing witnesses on this - 22nd day of August, 2000, this attestation clause having first been read aloud to us in the presence of the Testatrix and we have noted and hereby certify that the above mentioned events took place in fact and in the order stated.

Curtis Sonnier
Name

6000 Gallatin Rd
Residence

Pat Compton
Name

610 Gallatin Rd.
Residence

AFFIDAVIT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

We, the undersigned witnesses, whose names are signed to the foregoing instrument, having been sworn, declared to the undersigned officer that the Testatrix, Margaret Russell Morrow, in the presence of the witnesses, signed the instrument as her Last Will and Testament; that she declared it to be her Will, signed willingly, and that each of the witnesses, in the presence of the Testatrix and in the presence of each other, signed the Will immediately after the Testatrix signed. At the time the Testatrix signed said instrument, she appeared to be of sound mind and disposing memory and over the age of eighteen (18) years.

Witness

Witness

SUBSCRIBED AND SWORN TO before me this 22nd day of August, 2000.

Tonia Kilpatrick
Notary Public

My Commission Expires COMMISSION EXPIRATION MAY 30, 2004

FIRST CODICIL TO LAST WILL AND TESTAMENT

OF

MARGARET RUSSELL MORROW.

I, MARGARET RUSSELL MORROW, being of sound mind and disposing memory, hereby make this as and for the First Codicil to my Last Will and Testament heretofore executed on the 22nd day of August, 2000.

I

I nominate and appoint JOHN R. RYAN and LARRY D. BOSWELL to act as Co-executors of this will and excuse each of them from furnishing any bond or filing any reports or accountings for any court in any jurisdiction in which they may be called upon to serve. I revoke the appointments made in my will dated August 22, 2000.

II

I give to Larry Boswell my residential property located at 1115 Delmas Avenue, Nashville, Tennessee to be his outright, and revoke the gift I made of the same property to JEAN RYAN BAILEY in my will dated August 22, 2000.

III

In all other respects I confirm the provisions in my will dated August 22, 2000.

SIGNED by the below named Testatrix for the First Codicil to her Last Will and Testament this 22 day of September, 2003..

Margaret Russell Morrow

MARGARET RUSSELL MORROW

The foregoing instrument, consisting of 1 typewritten page was, on the date hereof, signed, published, and declared by MARGARET RUSSELL MORROW, the above named Testatrix to be the First Codicil to her Last Will and Testament in the presence of us and each of us, whereupon we, at her request and in her presence and in the presence of each other, have hereunto set our names as subscribing witnesses on this 22 day of September, 2003 this attestation clause having first been read aloud to us in the presence of the Testatrix, and we have noted and hereby certify that the above mentioned events took place in fact and in the order stated.

JANIE L. BURKE	208 WINDSOR TERR. NASHVILLE 37221
Name	Address
Pennie Nash	1120 Newman Ave Nashville, TN 372
Name	Address

AFFIDAVIT OF WITNESSES

STATE OF TENNESSEE
COUNTY OF DAVIDSON

We, the undersigned witnesses, whose names are signed to the foregoing instrument, having been sworn, declared to the undersigned officer that the Testatrix, MARGARET RUSSELL MORROW, in the presence of the witnesses, signed the instrument as the First Codicil to her Last Will and Testament; that she signed willingly, and that each of the witnesses, in the presence of the Testatrix and in the presence of each other, signed the Codicil as witnesses immediately after the Testatrix signed. At the time the Testatrix signed said instrument, she appeared to be of sound mind and disposing memory and over the age of eighteen (18) years.

Witness

Witness

SUBSCRIBED AND SWORN TO before me this 22 day of September, 2003.

My Commission Expires
March 27, 2004

Notary Public

My Commission Expires: MARCH 27, 2004

STATE OF TENNESSEE

I, **RICHARD R. ROOKER,** Clerk of the Circuit Court for Davidson County, in the State aforesaid, do hereby certify that the foregoing is a true and correct copy of the Last Will and Testament heretofore entered in the SEVENTH Circuit Court for Davidson County, Tennessee, on the 07 day of FEBRUARY , 2005 , in the Case Number 05P3 MORROW, MARGARET RUSSELL deceased,
as same remains of record in Vol. 5771 , Page 1793474 of the Minutes of said Court.

IN TESTIMONY WHEREOF, I hereunto subscribe my name and affix the seal of said Court, at office, in Nashville, the 30 day of JUNE in the year two thousand five and in the 228th year of American Independence.

RICHARD R. ROOKER, Clerk,

By _____ Deputy Clerk

SEAL

