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LAST WILL AND TESTAMENT

2009 JAN 15 AM 9:43

Davidson County WILL
Recvd: 02/17/09 16:24 14 pg
Fees:72.00 Taxes:0.00
20090217-0013371

OF

ENTERED 1-15-09
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MARGARET P. GAFFNEY

I, MARGARET P. GAFFNEY, being of sound mind and disposing memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking any and all Wills and Codicils heretofore made by me. I am presently domiciled in the City of Fort Lauderdale, County of Broward, and State of Florida.

Item 1. Family Members.

A. My husband's name is WILLIAM C. GAFFNEY. All references in this Will to "my husband" or "my spouse" are solely to him.

B. My children's names are EDWIN R. FORSBERG and MARGARET L. GUYN. All references in this Will to "my children" shall refer to them.

Item 2. Tangible Personal Property.

A. I give certain items of the tangible personal property (including without limitation, any automobiles which I may own, and all my household goods, furniture and furnishings, clothing, jewelry, collections, miscellaneous personal effects and other tangible personal property) owned by me at the time of my death, in the manner described in the last-dated writing made for this purpose and signed by me that is in existence at the time of my death. If no such written statement or list is found and properly identified by my personal representative within thirty (30) days after

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appointment, it shall be conclusively presumed that there is no such statement or list, and any subsequently discovered statement or list shall be ignored. Unless a contrary intention is shown on my written statement or list, if any, a gift to an individual who has predeceased me or cannot be located after diligent search, or an entity that is no longer in existence, shall be considered a void gift and such property shall pass pursuant to the remaining portions of this Item.

B. I give all of the rest of the tangible personal property owned by me at my death (or all such property if such writing is not found, is not in existence or is declared invalid by law), except such as may be used in the operation of a business or as a part of rental property, together with insurance upon automobiles, in equal shares to my children, or all to the survivor.

C. In all cases where the beneficiaries of my tangible personal property under this Item (or pursuant to a written statement or list) are composed of individuals, consisting of two or more persons, then said beneficiaries as a group shall agree upon a distribution of the property in portions of approximately equal value within thirty (30) days after written notice given to them by my personal representative. If said beneficiaries cannot agree upon a distribution of the property within that period, then I direct my personal representative to distribute that property to said beneficiaries at any time thereafter in the manner determined by my personal representative. In all cases, I authorize my personal representative to identify the property devised in this Item, including a written statement as described herein, if any, and I direct my personal representative to dispose of the remaining items of my tangible personal property, not otherwise disposed of pursuant to this Item, by gift to tax-exempt entities or by sale, the proceeds of sale to be disposed of as part of the residue of my estate.

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Item 3. Payment of Claims, Expenses and Estate Taxes.

A. I direct my personal representative to pay from my probate estate all of the expenses of my last illness, funeral expenses, costs of administration and other proper claims against my estate, including the costs of ancillary administration, if any.

B. I direct my personal representative to pay from my probate estate all estate and inheritance taxes that are payable because of my death, even though property that is included in the determination of such taxes does not pass under this Will.

Item 4. Specific Bequest. I give and devise the following:

A. My home, and its furnishings, located at 6304 Ramsgate Court, Brentwood, Tennessee 37207 with a life estate to my husband, if he survives me, and upon his death, or upon my death if my husband does not survive me, the property shall pass to my son, EDWIN R. FORSBERG, and his wife, DEBORAH KAY FORSBERG, as tenants by the entireties, or all to the survivor.

B. My duplex located at 2511 Westwood Avenue, Nashville, Tennessee, to the trust for my daughter described in Item 6 B below, subject to any indebtedness (mortgage) owed thereon.

Item 5. Residuary Estate. All of the rest, residue and remainder of my property and estate, not disposed of by the preceding Items of this Will, including all lapsed and void gifts, if any, whether real, personal or mixed, of whatever kinds and wheresoever situated, of which I may die seized or possessed, or in which I shall have any right, title or interest at the time of my death, but not including any property subject to a power of appointment resting in me, I give, devise and bequeath as follows:

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A. One-half (½) of my residuary estate shall be distributed outright to my son, if he survives me, and if not, to his wife, DEBORAH KAY FORSBERG.

B. One-half (½) of my residuary estate shall remain in trust for the benefit of my daughter and shall be distributed pursuant to the terms set forth below. If my daughter should predecease me, then her one-half share of my residuary estate shall pass to her descendants, per stirpes.

(i) All of the net income shall be paid to or for the benefit of my daughter as long as she shall live. Those payments shall be made at least quarter-annually, but at more frequent intervals if my daughter shall so direct in writing, though not more frequently than monthly. However, if my daughter shall be unable in the judgment of the trustee, in her sole discretion, to manage her own property or affairs because of illness, disability, incompetency, gambling, or other reason, the income shall not vest in my daughter but shall be distributed only in the discretion of the trustee, the distribution to be determined and made in the manner and for the purposes for which discretionary distributions of principal are authorized. All undistributed income shall be added to the principal of this trust.

(ii) There shall also be paid to or for the direct or indirect benefit of my daughter, from time to time, such sums from the principal of this trust as the trustee, in the trustee's sole discretion, shall consider necessary or desirable for maintenance of my daughter in good health and reasonable comfort taking into consideration the standard of living to which my daughter is accustomed at the time of my death and all other income and cash resources that are available to her for those purposes from all sources known to the trustee, without borrowing or making sales of such other assets.

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(iii) Upon the death of my daughter, the remaining assets in her trust shall be distributed to her descendants, per stirpes.

Item 6. Vesting Clause. Notwithstanding anything contained in this instrument to the contrary, if all of the property of a trust created under this Will has not vested twenty-one (21) years after the death of the survivor of the beneficiaries under this instrument who are living at the time of my death, then the income and principal of the trust shall vest in the beneficiaries to whom income may be distributed at that time, that vesting to be in the proportions in which the beneficiaries are eligible to receive distribution of income if made, whether discretionary or not. Each share shall be distributed to the beneficiary at the time of vesting, with any distribution of a share for a minor to be to the custodian for the minor under the Florida Uniform Transfers to Minors Act (or similar act in the state where the minor beneficiary is domiciled), and if there is none, the custodian may be appointed by the trustee, and the trustee may serve as custodian.

Item 7. Restraint Upon Alienation. Except for the right to disclaim, no principal or income distributable from any trust created under this instrument shall be subject to anticipation, assignment, mortgage or pledge in any manner by any beneficiary, or to the interference or control of any creditor or spouse of a beneficiary, and shall not be reached by any legal or equitable or other process, including bankruptcy proceedings, in satisfaction of any debt or liability of a beneficiary prior to receipt by the beneficiary.

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Item 8. Appointment of Personal Representative and Trustee.

A. I appoint my son, EDWIN R. FORSBERG, as personal representative of my estate. If he is unable or unwilling to serve, or having been appointed, fails or ceases to serve, I appoint my granddaughter, MARGARET E. STRINGFELLOW, as personal representative of my estate. All references in this Will to "personal representative" shall include any co-personal representatives and any successor personal representatives. I direct that no bond be required of any named person serving as personal representative under this Will.

B. I appoint my granddaughter, MARGARET E. STRINGFELLOW, as trustee of the trust described in this Will. If she is unable or unwilling to serve, or having been appointed, fails or ceases to serve, I appoint my son, EDWIN R. FORSBERG, as successor trustee. All references in this Will to "trustee" shall include any co-trustees and any successor trustees. I direct that no bond be required of a trustee named in this Will.

C. I have appointed the personal representative named in this Will in reliance upon my faith in the ability and integrity of the person so named. For this reason, a trustee named in this Will that does not serve as personal representative of my estate is relieved of all duties that the trustee might otherwise have to examine and review the accounts of the personal representative in the administration of my estate. The trustee is authorized to accept the assets that are distributed to the trustee by the personal representative of my estate as being in full satisfaction of all gifts to the trustee under this Will. For the same reason, any trustee that succeeds a trustee named in this Will is relieved of all duties that a trustee might otherwise have to examine and review the accounts of the predecessor trustee. The successor trustee is authorized to accept the assets delivered to the trustee by the predecessor trustee as constituting the entire trust estate.

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D. Notice to and/or service of pleadings on the trustee of any trust hereunder shall constitute notice to and/or service upon all persons having any beneficial interest therein, whether such interest is vested or contingent and whether such persons are ascertained or unascertained. The trustee may, on behalf of all persons having any interest in any trusts hereunder, file such consents, waivers or approvals as may be requested by my personal representative to expedite the administration of my estate.

E. I waive compliance with any law requiring qualification of trustees or registration of trusts, or administration or accounting by trustees under the supervision of any court. Instead, the trustee shall furnish, not less frequently than annually, an accounting to each trust beneficiary who is entitled to receive current distributions of income whether or not distributed, and whether or not the distribution is discretionary. The accounting shall be only for the trust or share thereof in which the person receiving the accounting is interested. Any person entitled to receive an accounting, or a person legally entitled to act for him, shall state, in writing, his objections to the accounting and deliver the objections to the trustee within six (6) months after receipt of a copy of the accounting. Failure to object in this manner shall constitute a waiver of objections. The waiver shall be binding as to all matters stated in the accounting, or as shown by it, upon all persons claiming under the waiving beneficiary, whether or not in being, who are then or thereafter may become eligible to share in either the principal or the income of the trust for which the accounting is made.

F. No purchaser or other person dealing with any trustee or trustees purporting to act under any power or authority granted in, or given by, any trustee in purported compliance with this Item or any part or parts of it, need be concerned to inquire into the existence of facts upon which

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the purported power or authority depends or into the question of whether the purported power or authority still exists.

G. The personal representative and trustee shall not be liable for damage or loss caused by honest errors of judgment made by them or their agent or employees, or by any good faith exercise of the discretions given to them.

H. Any trustee may resign or renounce the appointment at any time by giving thirty (30) days prior written notice to each then living adult income beneficiary hereunder and to the natural or legal guardian, if any, of each then living minor income beneficiary, as well as to the remaining trustee, if any.

I. If it shall become necessary to choose a successor trustee, and none is provided herein, then the beneficiary or a majority in interest of the beneficiaries (or their natural or legal guardians, if applicable) then entitled to receive or have the benefit of the income from the trusts may appoint a successor trustee. Every successor trustee shall have all the powers given the originally named trustee. No successor trustee shall be personally liable for any act or omission of any predecessor.

Item 9. Personal Representative's and Trustee's Powers and Directions. The personal representative and the trustee named in this Will and the successors thereto shall be governed by the provisions of §§733.612 and 737.402 and Chapter 738, Florida Statutes, 1995, as amended, or any other corresponding provisions of future Florida law that are not in conflict with this instrument, and all of them shall have all additional powers and protection granted by statute to personal representatives and to trustees at the time of application that are not in conflict with this instrument.

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In addition to, and not in limitation of, any common-law or statutory authority, and without application to any court, they and the successors thereto shall have the powers and responsibilities described below, to be exercised in their absolute discretion until distribution of my estate and the trusts created under this instrument, and shall observe the instructions hereafter given.

A. With regard to both real and personal property, the fiduciaries may acquire, retain, invest, reinvest, exchange, lease, sell, borrow, mortgage, pledge, transfer and convey in such manner and on such terms, without limit as to time, as the fiduciaries may deem advisable, even for terms beyond the expected term of the entity, and no purchaser or lender shall be held liable to see to the propriety of the transaction nor the application of the proceeds.

B. To invest and reinvest in such stocks, bonds and other securities and property, real or personal, as my fiduciaries may deem advisable, including, without limitation, unsecured obligations, undivided interests, interests in investment trusts, common trust funds, money market accounts, mutual funds, leases, and property which is outside of my domicile.

C. To pay all and any portion of administration expenses, debts, and taxes out of income or principal and to accumulate the income of the estate for this purpose. Unless otherwise provided by this instrument, those payments shall require no reimbursement or adjustment of the accounts of the estate or of the shares that the beneficiaries shall be entitled to receive in income or principal.

D. To pay expenses that are reasonable in the judgment of the fiduciaries for the delivery of gifts made under this instrument.

E. Notwithstanding that gifts of my residuary estate are of shares in certain assets of my estate those shares need not be satisfied by distribution of undivided shares in those assets. Instead, the value of a share to be distributed may be partially or wholly satisfied in cash, in kind, or by

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both, and the distributions in kind may be of entire properties or undivided shares provided, however, that distributions shall fairly reflect at the date of each distribution the net appreciation or depreciation in value of all the assets then available for satisfaction of the gift or distribution. Furthermore, any specific bequest of a pecuniary sum may likewise be satisfied by a distribution of cash or in kind or by both so long as the assets distributed are equal in value at the date of distribution to the sum bequeathed.

F. To charge or credit to principal any premiums and discounts on interest-bearing securities purchased at more or less than par.

G. To compromise, adjust and settle disputes, claims and estate and income tax liabilities, and to agree to any revision or modification of any contract in force at the time of my death, and to execute all documents and agreements in connection therewith.

H. My fiduciaries shall be entitled to reasonable compensation and shall have the power to employ agents, appraisers, accountants and attorneys and to pay them reasonable compensation, all without order of Court or the consent or approval of any beneficiary hereof except as otherwise expressly provided by law. My fiduciaries may charge the same to (or apportion same between) income and principal as my fiduciaries deem proper.

I. In expending funds for the benefit of a beneficiary, my fiduciaries are authorized in their discretion to make payments in any one or more of the following ways: (a) directly to the beneficiary; (b) to the natural, legal or testamentary guardian or conservator of the beneficiary; or (c) by expending the same directly or indirectly for the purposes specified in this instrument. After making payments directly to the beneficiary or to a guardian, my fiduciaries shall not be obligated

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to see to what use such funds are put and any such payments shall be a complete discharge of my fiduciaries to the extent of the amount so paid without any further receipt.

Item 10. Definitions and Rules of Interpretation.

A. Wherever used in this instrument the words "child," "children," "descendants," "heirs" and "issue" are intended to include not only persons who are children, descendants or heirs by blood, but also persons who are children, descendants or heirs by adoption, and their descendants and heirs. These terms shall not include stepchildren who have not been adopted according to law.

B. Wherever in this instrument the context and facts permit, masculine, feminine and neuter pronouns, and the words "personal representative" and "trustee," whether singular or plural, shall include the singular and plural and all genders and future fiduciaries as well as those named in this instrument.

C. As to the trusts the words "direct or indirect" have been used in describing distributions of income and principal of certain trusts with the intention that powers to make discretionary distributions shall be construed broadly, and to authorize such distributions for purposes of meeting the family and household obligations of a beneficiary under circumstances determined by the trustee to justify the payment. The judgment of the trustee shall be final with respect to this question.

D. I hereby declare that this Will was made and executed in accordance with the laws of the State of Florida and it is my intention and desire that any and all questions and controversies which may arise shall be resolved, and all provisions of this Will may be construed in accordance with the laws of the State of Florida, irrespective of my actual domicile at the time of my death.

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E. The application by the personal representative and trustee of the definitions set forth above shall be conclusive upon all persons if made in good faith.

F. The item headings used herein are inserted solely for the convenience of reference and shall have no further meaning, force and effect.

I HAVE DECLARED this instrument to be my Will, and I have signed it at Fort Lauderdale, Florida this 11th day of Feb., 2008.

Margaret P. Gaffney (SEAL)
MARGARET P. GAFFNEY

On February 11, 2008, and in our presence, the foregoing instrument was declared by the above-named testatrix to be her Will, and it was signed by her. We have subscribed our names as witnesses at the request of the testatrix, in the presence of the testatrix and in the presence of each other after the testatrix has signed her name.

Amy L Reddy of Fort Lauderdale, FL

Denise Remer of Fort Lauderdale

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STATE OF FLORIDA)
COUNTY OF BROWARD)

We, MARGARET P. GAFFNEY, Gary L. Rudolf and Denise J. Lemin, the testatrix and the witnesses, respectively, whose names are signed to the attached or foregoing instrument, having been sworn, declared to the undersigned officer that the testatrix signed the instrument as her last Will, that she signed, and that each of the witnesses at the request of the testatrix, in the presence of the testatrix and in the presence of each other, signed the will as a witness.

Margaret P. Gaffney (SEAL)
MARGARET P. GAFFNEY

Gary L. Rudolf

Denise J. Lemin

Subscribed and sworn to before me this 11th day of February, 2008, by MARGARET P. GAFFNEY, the testatrix, and by Gary L. Rudolf and Denise J. Lemin, the witnesses, who are personally known to me or who produced _____ as identification and who took an oath.

Notary Public

Printed Name: Debra Ann Reed

Notary Public State of Florida
Debra Ann Reed
My Commission DD554419
Expires 07/27/2010

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If any persons named herein as recipients of my tangible personal property do not survive me, the gift hereunder shall lapse and such property shall be disposed of as part of the tangible personal property devised under my Will.

02-11-08
Date

Margaret P. Gaffney
MARGARET P. GAFFNEY

STATE OF TENNESSEE
WILLIAMSON COUNTY
I, THE UNDERSIGNED CLERK & MASTER, DO HEREBY CERTIFY THIS TO BE A TRUE COPY OF THE ORIGINAL OF THIS INSTRUMENT FILED IN THIS CAUSE.
ELAINE B. BEELER, Clerk & Master

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