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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 filed in the SEVENTH Circuit Court for Davidson County, Tennessee, on the 04 day of DECEMBER, 2007, in Docket Number 07P1881, IN RE: LIPPE, EVELYN, as same remains of record in 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 06 day of FEBRUARY in the year 2017 and in the 240 year of American Independence.

RICHARD R. ROOKER, Clerk,

[SEAL]

RICHARD R. ROOKER
CIRCUIT COURT CLERK

By: _____
Deputy Clerk

Copy

2007 DEC -4 AM 11:20

RICHARD R. ROSENBLATT

In The Name of God, Amen

I, EVELYN LIPPE, residing at 260 St. Cloud Avenue, West Orange, New Jersey, being of sound mind, memory and understanding, do make, publish and declare the following to be my Last Will and Testament, that is to say:

FIRST: I hereby revoke all Wills and Codicils heretofore made by me.

SECOND: I direct my co-executrices, hereinafter named, to pay, as soon as convenient after my death, all of my funeral expenses, and all of my debts, including any unpaid expenses of my last illness.

Notwithstanding the foregoing to the contrary, in the event that any property or interest in property passing under this, my Last Will and Testament, or by operation of law, or otherwise, by reason of my death shall be encumbered by a mortgage or a lien or shall be pledged to secure any obligations, whether the property or interest in property so encumbered or pledged shall be owned by me jointly or individually, it is my intention that such indebtedness shall not be charged to or paid from my estate, but that the devisee, legatee, joint owner taking by survivorship, tenant-by-the entirety or beneficiary receiving such property or interest in property shall take it subject to all encumbrances existing at the time of my death.

THIRD: I give, devise and bequeath all of my personal effects, jewelry, automobiles, household furnishings, equipment and bric-a-brac, and any interest that I may have in the residence property occupied by me at the time of my death to such of my daughters, JO ANN LIPPE and EILEEN F. LIPPE, who shall survive me, in shares as nearly equal in value as possible, taking my said daughters' respective desires into account. If no daughter of mine shall survive me, then this devise and bequest shall lapse and the said personal effects, jewelry, automobiles, household furnishings, equipment and bric-a-brac, and my interest in the said residence property shall be added to my residuary estate and distributed as hereinafter provided.

FOURTH: All the rest, residue and remainder of my estate, of every nature and description, real, personal and mixed,

wheresoever the same may be situate and of whatsoever the same may consist, whether now owned or hereafter acquired by me, less the amount required to be paid for taxes, to the extent provided for in this Will, and less the amount to be paid for all debts and funeral and administration expenses (hereinafter referred to as my "residuary estate"), I give, devise and bequeath to my daughters, JO ANN LIPPE and EILEEN F. LIPPE, in equal shares. If a daughter of mine shall not survive me, then such equal share which would have been payable to such deceased daughter of mine (hereinafter referred to as the "Final Balance") shall be paid over and distributed to such deceased daughter's then living issue, per stirpes; and in default of such issue, then to such other daughter of mine who shall then be living.

FIFTH: All estate, inheritance, succession, transfer and other death duties or taxes, and interest and penalties thereon, federal, state or otherwise, which may be assessed or imposed with respect to the property, interests in property and money comprising my estate for such tax purposes, whether or not such property, interests in property and money pass under this Will, and whether such taxes, interest or penalties are payable by my estate or by the recipient or beneficiary of any such property, interests in property or money, shall be charged to and paid out of my residuary estate.

SIXTH: Notwithstanding any other provision herein to the contrary, if any beneficiary other than a daughter of mine shall not have attained the age of thirty-five (35) years at the time he or she is entitled to receive any distribution of assets from any trust created hereunder, such distribution shall be postponed, and shall be retained in trust by the Trustees as a separate trust for such beneficiary until he or she attains the age of thirty-five (35) years. Until such beneficiary shall attain the age of thirty-five (35) years, the Trustees, at any time or times that they deem it advisable, may apply for the benefit of such beneficiary, or pay over to such beneficiary so much, all or none of the net income and/or principal as the Trustees, in their sole and nonreviewable discretion, shall deem advisable to provide for the health, maintenance, support and education (including, but not limited to, elementary, secondary, undergraduate, graduate and postgraduate education) of such beneficiary, as well as for any expenses incurred by or for him or her because of any illness, operation, infirmity, emergency, or for such other purposes, irrespective of cause or need, as the Trustees, in their sole and nonreviewable discretion, shall deem to be in the best interest of such beneficiary. Any net income not so paid or applied during any accounting year of the trust for the benefit of such beneficiary shall be

accumulated and, at the end of such year, shall be treated as principal. Notwithstanding anything to the contrary contained herein, upon the attainment of the age of twenty-one (21) years by such beneficiary, the Trustees shall pay the entire net income of such trust fund to such beneficiary at convenient intervals, but not less often than quarter-annually. Upon such beneficiary attaining the age of twenty-five (25) years, the Trustees shall pay over and distribute one-third (1/3) of such trust to such beneficiary. Upon such beneficiary attaining the age of thirty (30) years, the Trustees shall pay over and distribute one-half (1/2) of the remaining trust fund to such beneficiary. Upon such beneficiary attaining the age of thirty-five (35) years, the Trustees shall distribute the remainder of such trust outright to such beneficiary. If said beneficiary shall die before attaining the age of thirty-five (35) years or before receiving a final distribution of the trust created for his or her benefit hereunder, the principal and any accumulated income of such trust shall be paid over and distributed to the issue of such beneficiary, per stirpes, subject to the terms and conditions of this Article FIFTH; and in default of such issue, said principal and accumulated income shall be paid over and distributed to the surviving brothers and sisters of the deceased beneficiary and the issue of any deceased brothers and sisters, per stirpes, subject to the terms and conditions of this Article SIXTH. Anticipating the possibility of changed conditions and circumstances now unpredictable, nothing hereinbefore expressed in this Article shall be construed to prohibit the Trustees from distributing all or part of the trust created for such beneficiary prior to the time herein designated as shall, in the duly deliberated opinion of the Trustees, be in the best interests of such beneficiary, irrespective of his or her attained age.

SEVENTH: My fiduciaries shall have the following powers, which in each and every instance may be exercisable by them at such times (if at all), in such manner, and in accordance with such criteria, as my fiduciaries, in their sole and nonreviewable discretion, shall deem appropriate:

(a) To retain any investment, cash or property of which I may die possessed or with a right to receive, for such length of time as to my fiduciaries may seem proper, without limitation as to the length of such time and without liability by reason of such retention.

(b) To make such investments and reinvestments of principal and accumulated income as my fiduciaries may consider proper, without limitation to what are known as legal or trust

investments.

(c) To hold any and all investments in bearer form or street name, or in the name of my fiduciaries, or any of them, or in the name of a nominee or nominees.

(d) To retain cash, or the proceeds from the sale of any assets, until such time or times as my fiduciaries shall deem it appropriate to invest such funds.

(e) With respect to any stock or other securities forming part of my estate or of any trust created hereunder: to exercise all voting rights, either in person or by proxy; to exercise conversion, subscription, option and similar rights; to enter or refuse to enter into any dissolution, liquidation, consolidation, recapitalization, reorganization, merger or other change in capital structure, and in connection therewith, to make exchanges of stock or other securities and to enter into agreements on such terms and conditions as my fiduciaries may deem advisable; and to enter into voting trusts and agreements with other stockholders, and other holders of securities, and the corporations which shall have issued such stock or other securities, or any one or more of such persons, for such purposes, for such period of time (whether or not the same extends beyond the actual or probable duration of my estate or of any trust created hereunder), and upon such terms and conditions as my fiduciaries shall deem advisable.

(f) To enter into any lease or leases, without application to any court, of any or all real or personal property, for such period of time (whether or not the same extends beyond the actual or probable duration of my estate or of any trust created hereunder), and upon such terms and conditions, as my fiduciaries shall deem advisable.

(g) To borrow money or property, either upon the security of any or all of the assets of my estate, or without security or otherwise, upon such terms and conditions, for such period of time (whether or not the same extends beyond the actual or probable duration of my estate or of any trust created hereunder) and for such purposes in connection with the administration of my estate or of any trust created hereunder, as to my fiduciaries shall seem proper.

(h) To grant, bargain, sell, exchange, mortgage, grant options to buy, or otherwise dispose of any or all property, real, personal or mixed, at any time forming part of my estate or of any trust created hereunder, and/or interest in any business

which may come into their hands as part of my estate or of any trust created hereunder, either at public or private sale, for cash or on credit, or partly for cash and partly on credit, upon such terms and conditions, including terms which may extend beyond the actual or probable duration of my estate or of any trust created hereunder, in such manner and for such purposes, and either in whole or in part, as my fiduciaries may deem proper; and to make, execute, acknowledge and deliver good and sufficient instruments for that purpose. No purchaser, upon any sale or other disposition, shall be bound to see to the application of the moneys or property arising therefrom or to inquire into the validity, expediency or propriety of any such sale or disposition.

(i) To maintain, manage and insure all real and personal property, and to develop, repair, remodel, alter, build on, improve, demolish, rebuild or reconstruct any or all real property, either by building, constructing or erecting new buildings or by repairing, remodeling, altering, demolishing, rebuilding or reconstructing existing buildings, for such purposes, to any and every extent, and in such manner as my fiduciaries may deem proper; and to borrow moneys in connection therewith upon the security of any such real property and/or of any or all other assets of my estate, or of any trust created hereunder.

(j) To foreclose any mortgage or mortgages, and take title to the property or any part thereof affected by such mortgage or, in my fiduciaries' discretion, to accept a conveyance of any property in lieu of foreclosure, and to collect the rents and income therefrom, either through a receiver or directly and to protect such property against foreclosure under any mortgage that shall be a prior lien on said property, or to redeem from foreclosure under any such mortgage, as well as to protect any such property against non-payment of taxes, assessments or other liens.

(k) To adjust, compromise or arbitrate claims or demands of, or against, my estate or any trust created hereunder, whether such claims are due or shall become due in the future, including without limitation any overpayment or refund claim, or any deficiency, additional assessment or other liability, relating to any federal, state, county, municipal, foreign or other tax, irrespective of the nature thereof.

(l) To join with any other person, persons, nominee or nominees in the incorporation of any and all corporations, for such purposes, for such periods of time, and upon such terms and conditions respecting the organization, operation and maintenance thereof (including, but not by way of limitation, the adoption of

by-laws, rules and regulations), as my fiduciaries shall deem advisable, and to pay for the stock of any such corporation with any or all of the assets of my estate or of any trust created hereunder, and to contribute to the capital of such corporation, or to lend to it, any or all of the assets of my estate or of any trust created hereunder.

(m) To join with any other person, persons, nominee or nominees in any partnership, whether general or limited, or in any joint venture or other business association, for such purposes, for such period of time, and upon such terms and conditions, as my fiduciaries shall deem advisable; and to contribute to the capital of any such partnership, joint venture or other business association, or to lend to it, any or all of the assets of my estate or of any trust created hereunder.

(n) To grant options and execute option agreements with respect to the sale or lease of any property held by my fiduciaries hereunder, without obligation to repudiate the same in favor of better offers.

(o) To assign one or more shares of stock of any corporation which may at any time be held by my fiduciaries hereunder to themselves, or to any of them, or to a nominee or nominees, for the purposes of qualifying any such person to act as a director of the corporation, the stock of which is so assigned.

(p) To engage such attorneys, clerks, employees, agents, accountants, brokers, investment counsellors, officers, architects, contractors, subcontractors, surveyors, and such other individuals, firms or corporations, as my fiduciaries shall deem necessary or helpful in connection with the administration of my estate and any trust created hereunder, at such wages, fees, compensation, remuneration, commission rates, prices, consideration or otherwise, and upon such terms and conditions, as my fiduciaries shall deem proper, including, without limitation, the right to deposit with them any property of my estate or any trust created hereunder, and to delegate to any of them discretionary and other powers and authority. Such compensation shall in no event be deducted from any commissions or other compensation payable to my fiduciaries.

(q) To execute and deliver all documents, contracts and instruments necessary or advisable in connection with the administration of my estate and any trust created hereunder.

(r) To make and retain joint investments and

investments of undivided interests in any property, real, personal or mixed, whether or not all the property be held hereunder and whether or not the provisions under which such other property is held are similar; and to administer, or to permit to be administered, all or any part of such property in one or more consolidated funds in which the same shall have joint or undivided interests, without any physical division of the investments, or to hold and administer any property in a common trust fund administered by any acting corporate fiduciary.

(s) To purchase any improved or unimproved real property, at public or private sale, for cash or on credit, or partly for cash and partly on credit, and/or subject to an existing mortgage or mortgages, for such purposes, upon such terms and conditions and for such period of time (whether or not the same extends beyond the actual or probable duration of my estate or of any trust created hereunder), as my fiduciaries shall deem advisable.

(t) To continue to hold and administer any interest in any business which I may own at the time of my death, whether such ownership be as an individual, partner, joint venturer, or stockholder, or otherwise, or to engage in and operate any business, for such purposes, in such manner, and for such period of time, as my fiduciaries shall deem proper; and to apply to the conduct of any such business any or all of the assets of my estate or of any trust created hereunder.

(u) Without in any way limiting the generality of any of the foregoing powers, to sell any interest in any business which I may own at the time of my death or which may come into their hands as part of any trust created hereunder, at such time or times, for such amount or amounts, for cash or on credit, or partly for cash and partly on credit, upon such terms and conditions and for such period of time (whether or not the same extends beyond the actual or probable duration of my estate or of any trust created hereunder), as my fiduciaries shall deem proper.

(v) To dissolve or to participate in the dissolution of any partnership in which I shall have an interest at the time of my death, or in which my fiduciaries, in the administration of my estate or of any trust created hereunder, shall hold an interest, or of which my fiduciaries shall become a member, whether such dissolution be by agreement, operation of law, or by the judgment of any court; and to enter into any agreements with respect thereto, upon such terms and conditions as my

fiduciaries shall deem proper.

(w) To allocate to income or to principal, or to apportion between income and principal, receipts, disbursements, depreciation and depletion, in such manner as my fiduciaries shall deem proper.

(x) To postpone the distribution of income earned during the period of administration of my estate for such period of time as my fiduciaries shall deem proper.

(y) To make partial distributions of the principal of my estate, subject to adjustments resulting from the conclusion of any tax proceedings affecting my estate.

(z) My fiduciaries shall have the following powers with respect to any stock which I may own at the time of my death, which powers shall be in addition to all the other powers herein conferred on my fiduciaries or conferred upon my fiduciaries by law with respect to such stock:

(i) To take advantage of Sections 303 and 6166 of the Internal Revenue Code of 1986, as amended, and any other provisions therein which provide relief for the estates of owners of stock in closely-held corporations and to post any bond or other security and pay any interest required by Section 6166 at the expense of my residuary estate.

(ii) To retain any such stock even though such stock may form a substantially disproportionate part, or all, of my estate or of any trust created hereunder, without risk of surcharge to my fiduciaries for so doing, as long as they act in good faith.

(iii) To purchase any additional such stock for my estate or for any trust created hereunder from any sources at such price or prices and at such times as my fiduciaries shall determine to be fair and reasonable.

(iv) To sell any such stock from my estate or from any trust created hereunder to any person, firm, trust or other entity at such price or prices and at such times as my fiduciaries shall determine to be fair and reasonable.

(aa) To merge the assets of any trust created under this Will with any other trust I have created during my lifetime,

if the terms and conditions of both trusts are substantially similar.

EIGHTH: In the administration of my estate and of any trust created hereunder, I direct that:

(a) In any case in which my fiduciaries are required to divide my estate or any trust fund, or any portion thereof, into parts or shares, and/or are required to distribute my estate or any trust fund, or any portion thereof, or any part or share into which my estate shall have been divided, either to a single distributee, or to two (2) or more distributees, my fiduciaries, in their sole and nonreviewable discretion, may make such partition, division or distribution wholly in kind or in money, or partly in kind and partly in money, and may distribute different property interests to the several distributees; and the choice and relative values of the property or money so partitioned, divided or distributed shall, in the absence of fraud or bad faith, be binding and conclusive on everyone interested therein; and my fiduciaries shall in no event be accountable for any error of judgment or discretion in exercising the power and authority herein conferred.

(b) If my fiduciaries decide in good faith that there is uncertainty as to the necessity for including particular items of property in my estate for federal estate tax or state or foreign inheritance or estate tax purposes, or particular items of income in the income tax returns of my estate, or in my income tax return filed by my fiduciaries for the taxable year in which my death shall occur, they may exclude such property or income. My fiduciaries shall not be personally liable for any tax, interest or penalty imposed on my estate, or for any loss to my estate or to any beneficiary thereof resulting from their decision made in good faith not to include any item of property or income by reason of uncertainty as to the necessity of such inclusion.

(c) My fiduciaries shall have the right to exercise or refuse to exercise any election or option in connection with the computation and/or manner of payment of the federal, state or foreign estate tax, inheritance tax or income tax liabilities of my estate, and my fiduciaries shall not be personally liable for any tax, interest or penalty imposed on my estate or for any loss to my estate or to any beneficiary thereof resulting from the exercise of or refusal to exercise any such election or option made by them in good faith.

In the event that my fiduciaries, acting in accordance

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with the foregoing authority vested in them, shall elect to deduct all or part of the expenses of administration of my estate in the computation of the federal or state income tax liability of my estate, no adjustment shall be made among the beneficiaries of my estate, notwithstanding that by reason of such election certain of the beneficiaries of my estate may incur a gain, while other beneficiaries of my estate may suffer a loss.

(d) My fiduciaries shall not be accountable for any loss which may occur to my estate, or to any trust created hereunder, as a result of their exercise of, or their refusal to exercise, any of the powers or discretions vested in them, unless such loss shall result from bad faith or fraud on the part of such fiduciaries; and no fiduciary shall be liable for the actions or conduct of such fiduciary's co-fiduciary.

(e) No loss whatever resulting to my estate or to any trust created hereunder, through the ownership or operation by my fiduciaries of any business, or as a result of the demolition, building, construction or erection by my fiduciaries of any building, improvements or structures, whether the same be carried on by a corporation, partnership, proprietorship or otherwise, shall be chargeable against my fiduciaries personally.

(f) In each and every instance where my fiduciaries have the discretion to pay all or any part of the income and/or principal of my estate or of any trust created hereunder to any beneficiary, or to apply the same for his or her benefit, my fiduciaries may take into consideration, but shall not be required to do so, any other income or property which may be available to such beneficiary, including the support which a spouse or parent does provide, or is obligated to provide.

(g) All the powers granted under this Will to my fiduciaries are in addition to the powers granted to them by operation of law.

(h) No fiduciary shall be disqualified from acting hereunder or from exercising any power granted herein because such fiduciary may hold an interest in any property in which my estate or any trust created hereunder shall also hold an interest, or be a creditor of my estate or of any such trust, or be an employee or agent of, or the holder of an interest in any business, sole proprietorship, partnership, joint venture, association, corporation, or otherwise, in which my estate or any trust created hereunder may hold an interest, or by reason of the fact that such fiduciary may also be serving as a trustee of any trust established

by me during my lifetime.

My fiduciaries, or any of them, may be employed and/or engaged, in any capacity, by my estate and/or any trust created by me hereunder or during my lifetime, and/or may be employed and/or engaged by any corporation, partnership, joint venture, association, sole proprietorship or other entity in which my estate or any such trust may have an interest; and my fiduciaries, or any of them, shall be entitled to receive and to retain (in addition to remuneration for serving as a fiduciary of my estate and/or of any trust created by me hereunder or during my lifetime) such compensation, perquisites and reimbursements of expenses in connection with such services, payable in such manner, and upon such terms and conditions, as my fiduciaries, in their discretion, shall deem proper.

I further authorize and empower my fiduciaries, or any of them, notwithstanding any provision of law to the contrary, in acting on behalf of my estate or any trust created by me hereunder or during my lifetime, or on behalf of any corporation, trust, partnership, joint venture, association, sole proprietorship, or other entity in which my estate or any trust created by me during my lifetime shall have an interest, to deal and have transactions of every kind or nature, either with themselves or any of them or with any corporation, estate, trust, partnership, joint venture, association, sole proprietorship, or other entity in which my fiduciaries, or any of them, may have an interest, either personally or as fiduciaries, and either directly or indirectly, upon such terms and conditions as my fiduciaries, in their sole and nonreviewable discretion, shall deem advisable, and any and all such transactions or dealings shall be proper and valid if made in good faith, and shall be fully binding upon my estate or any trusts created by me hereunder or during my lifetime notwithstanding any such interest on my fiduciaries' part, and under no circumstances shall there arise any presumption of fraud or other impropriety on the part of my fiduciaries, or any of them, in relation to any such transactions or dealings.

(i) My fiduciaries are authorized, in their sole and nonreviewable discretion, to consent or revoke a consent to the election of any corporation to be taxed as a small business corporation under Subchapter S of the Internal Revenue Code of 1986 (Section 1361 et seq.), as amended, from time to time. In the exercise of their sole and nonreviewable discretion, my fiduciaries are to be guided by their opinion of what action will serve the best interests of my estate, any trust created hereunder, and one or more of the beneficiaries thereof. Such consent can be granted

even though the consent may create liabilities or shift interests in property between or among beneficiaries, and can be given without prior permission of the probate court having jurisdiction of this Will.

(j) My fiduciaries at any time, and from time to time, may receive and accept from any person or persons, any additions to my estate and/or to any trust fund created hereunder, in the form of cash, stock, securities, or other property, real, personal or mixed, if such property is acceptable to my fiduciaries.

(k) My fiduciaries shall not be accountable for any additions to tax which may occur to my estate, as a result of the undervaluation or overvaluation of any property on any return, unless such addition shall result from bad faith or fraud on the part of such fiduciaries.

(l) My fiduciaries may consult with counsel and shall be fully protected in any course of conduct taken in good faith in accordance with the advice of counsel.

(m) My executor shall have the power in his sole and nonreviewable discretion to allocate any portion of my exemption under Section 2631(a) of the Internal Revenue Code of 1986, as amended, to any property as to which I am the transferor, including any property transferred by me during my life as to which I did not make an allocation prior to my death.

(n) My trustees shall have the power in their sole and nonreviewable discretion to divide property in any trust being held hereunder with an inclusion ratio, as defined in Section 2642(a)(1) of the Internal Revenue Code of 1986, as amended, of neither One Hundred (100%) Percent nor zero into two separate trusts representing two fractional shares of the property being divided, one to have an inclusion ratio of One Hundred (100%) Percent and the other to have an inclusion ratio of zero.

NINTH: (a) Wherever in this Will the words "executor", executrix", "fiduciaries" and "trustees" are used, they shall be construed to mean "executor, executors, executrix, executrices, fiduciary, fiduciaries, trustee, trustees and the survivor or survivors of them and their successor or successors in office."

(b) All references made and all nouns and pronouns used herein shall be construed in the singular or plural and in

such gender as the sense and circumstances require.

TENTH: For all purposes under this Will, whether for the determination of relationships or otherwise, adopted children, whether of mine or any other person, shall be considered to have, and shall be given exactly the same status as natural-born children.

ELEVENTH: Any powers, authority and/or discretion herein granted to my fiduciaries, shall be applicable to all property held by them pursuant to the power in trust provisions contained in Article SIXTH hereof.

TWELFTH: The interest of any beneficiary under any trust created hereunder, either in income or in principal, or in both, shall not be subject to sale, assignment, pledge or transfer in any manner; and such interest shall not be liable or subject in any manner while in the possession of the trustees for the debts, contracts, obligations, liabilities, engagements, undertakings or torts of any such beneficiary. No beneficiary shall have the power in any manner to anticipate, charge or encumber his or her interest, either in income or in principal, or in both.

THIRTEENTH: (a) I nominate, constitute and appoint my daughters, JO ANN LIPPE and EILEEN F. LIPPE, or the survivor of them, as co-executrices, or executrix, as the case may be, of this, my Last Will and Testament.

(b) I nominate, constitute and appoint my daughters, JO ANN LIPPE and EILEEN F. LIPPE, or the survivor of them, as co-trustees, or trustee, as the case may be, of any trust created hereunder.

(c) Notwithstanding anything to the contrary contained herein, while any beneficiary is serving as a trustee hereunder of a trust for the benefit of such beneficiary, such beneficiary, in such beneficiary's capacity as a trustee, shall not participate in any decision relating to the discretionary distribution of the principal or income of any such trust to such beneficiary, to such beneficiary's creditors, for such beneficiary's benefit or in discharge of any of such beneficiary's legal obligations.

(d) The last acting individual sole executor and/or trustee with respect to whom no successor executor and/or trustee, or co-executor or co-trustee, as the case may be, shall be available for any reason whatsoever may, pursuant to a written

instrument executed by him or her during his or her lifetime (which he or she may alter from time to time), acknowledged in the same manner as is then required to record deeds of real estate in the State of New Jersey, or by his or her Last Will and Testament duly admitted to probate, designate one or more individuals and/or corporate banking institutions (and may fix the order in which such individuals and/or corporate banking institutions shall serve) as co-executor or co-executors and/or co-trustee or co-trustees, to serve with such individual sole executor and/or trustee, and/or as successor executor or executors and/or successor trustee or trustees, to succeed such sole individual executor and/or trustee, in the event he or she shall cease to act as executor and/or trustee hereunder, for any reason whatsoever.

(e) I direct that no bond or other security shall be required of my fiduciaries or guardians, or any of them, in any jurisdiction in which they may be called upon to act.

(f) Any individual executor or trustee acting hereunder is authorized, at any time and from time to time, by revocable power of attorney in writing filed with the corporate executor or trustee, or, if no corporate executor or trustee is then serving, with all of the other executors or trustees then serving, to delegate to any one or more of the other co-executors or co-trustees any duty or power of a ministerial nature. The revocation of any such delegation shall be in writing and delivered to the corporate executor or trustee, or to all such other executors or trustees, as the case may be.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 6th day of Dec., 1994

Evelyn Lippe (L.S.)
EVELYN LIPPE

The foregoing Will, consisting of fourteen (14) pages, was signed, sealed, published and declared by the said Testatrix, EVELYN LIPPE, as and for her Last Will and Testament, in the presence of us, who, in her presence, at her request, and in the presence of each other, all being present at the same time, have

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hereunto subscribed our names as witnesses.

Witness _____ Address _____

Witness _____ Address _____

Witness _____ Address _____

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ACKNOWLEDGMENT AND AFFIDAVIT

I, EVELYN LIPPE, the testatrix, sign my name to the foregoing instrument this 6th day of December, 1994, and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute it as my Last Will and Testament and that I sign it willingly, that I execute it as my free and voluntary act for the purposes therein expressed, and that I am 18 years of age or older, of sound mind, and under no constraint or undue influence.

EVELYN LIPPE, Testatrix

Andrea R. Bruno Chiafullo, Susan L. Miller and Lillian C. Parker, witnesses, being first duly sworn, do each hereby declare to the undersigned authority that the testatrix signed and executed the foregoing instrument as her Last Will and Testament and that she signed it willingly and that each of us states that in the presence and hearing of the testatrix and in the presence of each other, each hereby signed the Last Will and Testament as witness to the testatrix's signing, and that to the best of the knowledge of each of us the testatrix is 18 years of age or older, of sound mind, and under no constraint or undue influence.

Witness

Witness

Witness

The State of New Jersey
County of Essex

Subscribed, sworn to and acknowledged before me by EVELYN LIPPE, the testatrix, and subscribed and sworn to before me by Andrea R. Bruno Chiafullo, Susan L. Miller and Lillian C. Parker, witnesses, this 6th day of December, 1994.

Notary Public

SHIRLEY ANN SOLANKA
A Notary Public of New Jersey
My Commission Expires Nov. 16, 1998