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 02 day of AUGUST, 2017, in Docket Number 17P707, IN RE: CRIST, JULIE F, 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 05 day of DECEMBER in the year 2018 and in the 242 year of American Independence.

Karen Y Johnson Davidson County
Batch# 174156 WILL
12/14/2018 10:56:30 AM 16 pgs
Fees: $82.00 Taxes: $0.00
20181214-0121783

RICHARD R. ROOKER, Clerk,

By: _____
Deputy Clerk

[SEAL]

RICHARD R. ROOKER CIRCUIT COURT CLERK

Copy

LAST WILL AND TESTAMENT

OF

JULIE G. CRIST

FILED
AUG 02 2017
KHARLA ROOKER, Clerk
By Deputy

I, JULIE G. CRIST, a resident and citizen of the State of Tennessee, being of sound and disposing mind and memory do make, publish and declare this to be my Last Will and Testament, hereby revoking all Wills and Codicils heretofore made by me.

ITEM I

DEBTS, COST OF ADMINISTRATION AND TAXES

I direct that all my just funeral expenses (whether or not another person is obligated for the same), debts and costs of administration be paid out of my general estate. I direct that all estate and inheritance taxes which may be assessed or imposed with respect to my estate and property passing outside of my estate be paid first out of the FAMILY TRUST SHARE of my residuary estate as defined in Item III.

I hope that my fiduciary makes only the current payments due on any mortgage indebtedness and not pay off any such indebtedness except such payoffs as may be in accordance with my wishes, however made known, but I do not impose any trust, condition or enforceable obligation in this connection.

ITEM II

PERSONAL EFFECTS

I give all my tangible personal property (other than jewelry), including furniture, clothing, silver, books, pictures, china, automobiles, boats and all articles of personal or household use or ornament (including all policies of insurance on such tangible personal property), but not including money, securities of the like, which I may own at the time of my death, to my spouse, or if said spouse does not survive me, to such of my children who survive me, in equal

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shares, the division and distribution of such property to be determined in the sole and absolute discretion of my executor.

My jewelry shall be distributed one-fourth to my son, MICHAEL JAMES CRIST, if he survives me, and three-fourths to my daughter, CINDY FAYE CRIST, if she survives me. If one of my said children fails to survive me, all of said jewelry shall be distributed to the survivor. If both of them fail to survive me, said jewelry shall be distributed to my husband if he survives me.

In the event none of the foregoing survive me, I give all of said personal property as part of my residuary estate.

The executor of my estate shall be the sole judge of the disposition of property under this paragraph, and the decision of said fiduciary shall be final and binding upon all parties. I hope that the foregoing property will be disposed of in accordance with my wishes, however made known, but I do not impose any trust, condition or enforceable obligation in this connection.

ITEM III

RESIDUARY, SPOUSE SURVIVING

If my spouse survives me, the executor of my estate shall divide all the rest, residue and remainder of my estate, including the proceeds of any life and/or accident insurance policies on my life, payable to or collected by my estate, into two separate shares, one share to be known as the MARITAL SHARE and the other share to be known as the FAMILY TRUST SHARE. Said properties shall be allocated between those shares in the following manner:

A. First, to the FAMILY TRUST SHARE, an amount equal in value to the lesser of 1 or 2.

1. An amount equal in value to that which will provide the maximum unified credit and state death tax credit permitted to my estate by the Internal Revenue Code.

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2. An amount determined as follows:

(a) If the value of my augmented adjusted gross estate is $370,000.00 or less, then $120,000.00;

(b) If the value of my augmented adjusted gross estate is more than $370,000.00, but less than $500,000.00, then $120,000.00 increased by the difference between the value of my augmented adjusted gross estate and $370,000.00;

(c) If the value of my augmented adjusted gross estate is $500,000.00 or more, then one-half (1/2) of the value of my augmented adjusted gross estate; and

(d) The amount otherwise determined under this subparagraph 2 shall not be greater than the value of my adjusted gross estate diminished by the sum of: (i) the value for such purposes of all other items in my gross estate which pass or have passed to or for the benefit of my said wife under other provisions of this Will or otherwise in such manner as to qualify for and be allowed as a marital deduction; and (ii) the value of any property for which my estate is permitted a charitable deduction under Section 2055 of the Internal Revenue Code.

As used in this paragraph, the term "adjusted gross estate" has the same meaning attributed it under the Internal Revenue Code and the term "augmented adjusted gross estate" means my adjusted gross estate, increased by the value of the property excluded from my gross estate as a "qualified joint interest", as such term is defined in Section 2040(b)(2) of the Internal Revenue Code. Further, in making the computation to determine the amount under this paragraph, the final determination in the federal estate tax proceedings shall control.

B. Second, the remainder thereof shall be distributed to the MARITAL SHARE.

In making such division between the shares, the fiduciary shall use the values as determined for the purpose

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of imposing the said Federal Estate Tax on the transfer of my estate. In making those computations necessary to determine said MARITAL SHARE, the final determinations in the Federal Estate Tax proceedings shall control, and only assets which qualify for the marital deduction shall be allocated to the said MARITAL SHARE.

Without limiting the foregoing, I specifically direct that in dividing my estate as authorized herein, my fiduciary shall make an equitable distribution of property so that the appreciated and depreciated property will be divided as proportionately as possible between the share qualifying for the marital deduction and the non-marital share.

The MARITAL SHARE shall bear no portion of the federal estate or state inheritance tax assessed or collected. Any power or provision in this Will which will cause the amount being distributed to the MARITAL SHARE in this will to fail to qualify in whole or in part for the MARITAL DEDUCTION under the Internal Revenue Code shall be disregarded and shall be of no force or effect for the purposes of this Will.

The net income during the administration of my estate shall be proportioned between the MARITAL SHARE and the FAMILY TRUST SHARE.

My spouse (or if said spouse is deceased or incompetent, said spouse's personal representative acting on said spouse's behalf) may disclaim said spouse's interest in the Marital Share in whole or in part at any time within six (6) months of the date of my death by giving written notice of such disclaimer to the executor. If my spouse disclaims in whole or in part, such disclaimer shall result in the addition of the property in which said spouse disclaims said spouse's interest to the Family Trust Share.

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ITEM IV

DISPOSITION OF RESIDUARY, SPOUSE SURVIVING

If my spouse survives me, my fiduciary after dividing my residuary estate hereinbefore as provided, shall dispose thereof in accordance with the following directions:

A. If my spouse survives me, I give, devise and bequeath the MARITAL SHARE to my spouse in fee simple forever to be said spouse's to do with as said spouse pleases.

B. I give, devise and bequeath the FAMILY TRUST SHARE to my Trustee in trust(s) on the terms and conditions hereinafter set forth.

Until the death of my spouse, the Trustee shall distribute and/or apply such amounts of the income and principal as the Trustee deems advisable to provide adequately and properly for the maintenance, support, health and education of my spouse and any child of mine under the age of 24. At such time as a child reaches age 24, he shall cease to be a beneficiary of the trust until division of the trust under the first paragraph of B.2.

Until the death of my spouse, my said spouse shall have the right in any calendar year to withdraw from the principal of the trust an amount or specific assets which are not in excess of the greater of Five Thousand Dollars ($5,000.00) or five percent (5%) of the market value of the principal of the trust on the last day of the calendar year in which such withdrawal is requested. Such right of withdrawal shall be non-cumulative.

B.2 At the death of my spouse, the then principal and any undistributed income of the trust shall be divided into as many equal shares as there are children of mine then living and deceased children of mine leaving issue then surviving.

Each share provided for in the first paragraph of this Section B.2 shall be held as a separate trust and shall be distributed in accordance with the following provisions:

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If at the time the corpus of the trust estate is divided under Section B.2 of this Item, there shall be any child of mine surviving, then the share apportioned to said child shall be set apart and shall be held in trust for the benefit of said child and said child's children. Until termination of the trust, the Trustee shall pay to them or expend on their behalf, so much of the net income derived from said child's trust and the principal of the said trust, without being bound to observe equality, as the Trustee may deem advisable to provide properly for their respective health, maintenance, education and support and the Trustee may incorporate any income not so disbursed into the principal of his trust.

After each child has attained the age of 25 years, the Trustee shall distribute one-half of his trust fund to such child in fee. The remainder of the fund shall be retained in trust as set forth above until he shall attain the age of 30 years at which time the trust shall terminate as to such child and the Trustee shall distribute the balance of his trust fund to such child in fee.

After the corpus of the trust estate is divided under Section B.2 of this Item, if said child is 21 years of age or older, the said child shall have the right in any calendar year to withdraw from the principal of his trust, an amount or specific assets which are not in excess of the greater of Five Thousand Dollars ($5,000.00) or Five Percent (5%) of the market value of the principal of his trust fund on the last day of the calendar year in which such withdrawal is requested. Such right of withdrawal shall be exercised in each case by my said child notifying the Trustee in writing to that effect, specifying the cash or assets at current market value which he desires to withdraw; and promptly thereafter, the Trustee shall make distribution to him. Such right of withdrawal shall be non-cumulative.

If any child shall die after a separate trust fund

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has been set apart for his benefit under Section B.2 of this Item and before the entire trust fund has been distributed to him in fee, then at such child's death the Trustee shall distribute the remainder of his trust fund equally, per stirpes, to his children or if none, then equally, per stirpes, to my living children. Except, however, any portion therefore payable to any person then a beneficiary of any other trust under this Item shall not be distributed to him outright but shall be added to such trust and shall be dealt with, administered and distributed as an integral part thereof; if there are no said beneficiaries then surviving then said fund shall be distributed pursuant to B.3.

If at the time the principal of the trust estate is divided under Section B.2, there shall be any surviving issue of a deceased child or children of mine, then an equal share so divided shall be set apart and be distributed per stirpes and in fee to the surviving issue of each deceased child.

If any beneficiary shall be under 18 years of age at the time the principal of any trust under this Will is required to be distributed to him, the share of such beneficiary shall be retained in trust by the Trustee until he attains such age. During such time, the Trustee shall pay to such beneficiary or expend on his behalf so much of the net income derived from his particular fund and principal of said fund as the Trustee may deem advisable to provide properly for the health, maintenance, education and support of such beneficiary, and the Trustee may incorporate any income not so disbursed into the principal of the fund. When each such beneficiary shall attain the age of 18 years, the trust shall terminate as to such beneficiary and the Trustee shall distribute his or her fund to such beneficiary in fee, or to the estate of such beneficiary if such beneficiary dies before attaining the age of 18.

B.3 If all of the beneficiaries shall die prior to the complete distribution of all of the trust herein created,

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then upon the happening of such event (subject to any limited power of appointment granted each of my children), all assets held by the Trustee shall be distributed as follows:

(a.) One-half shall be distributed to my spouse's mother if she survives to said time. If she fails to survive to said time, said property shall be distributed to my spouse's sister, ANDREA F. BAER, per stirpes.

(b.) One-half shall be distributed equally to my parents (or all to the survivor if only one of them survives to said time). If both of them fail to survive to said time, said property shall be distributed to my brother, R. FORERO, per stirpes.

ITEM V

DISPOSITION OF RESIDUARY ESTATE IF SPOUSE PREDECEASES

If my spouse predeceases me, the balance of my residuary, after the payment of any taxes shall be distributed to my trustee, in trust, on the said terms hereinabove provided in Item IV, Subdivision B for the disposition of the said FAMILY TRUST share of my residuary estate in the event of my spouse surviving me, except that wherever the taking of an interest in property under Item IV, Subdivision B is dependent upon survivorship at the time of my spouse's death, there shall be substituted "at the time of my death" for the purposes hereof.

ITEM VI

POWERS OF FIDUCIARIES

In extension and not in limitation of the powers given by law or other provisions of this Will, I direct that the executors under this Will and any successor executors shall have all powers and authority as set out in the introductory paragraph and all numbered subparagraphs of Section 35-618 of the Tennessee Code Annotated as it presently exists and as it may be amended from time to time, and I further direct that the Trustee and any successor Trustees shall have all of the powers set out in the introductory paragraph and

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numbered subparagraphs 5 through 32, inclusive of Section 35-618 of the Tennessee Code Annotated as it presently exists and as it may be amended from time to time.

Except as provided for in this Will, the interest of any beneficiary under any trust created under this Will shall not be grantable, transferable or otherwise assignable by anticipation. No spouse or any person claiming to be the spouse of any beneficiary hereunder shall have any right or claim to the principal of the income of any trust created under this Will. No part of either principal or income of any trust created under this Will shall be subject to attachment, garnishment, execution, receivership or to Trustee's process and in the event any such process shall be served upon my Trustee, the right of any beneficiary in respect to whose interest such process is attempted, to receive either income or principal and the obligation of the Trustee to pay same shall terminate until such process shall be released and discharged; provided, that the Trustee may make such advance from either principal or income for the support, maintenance, comfort and education of such beneficiary as said Trustee in its discretion may deem wise and proper under the circumstances.

Anything in this will to the contrary notwithstanding, no trust created hereunder shall continue beyond 21 years after the death of the last to die of those beneficiaries who were living at the time of my death; and upon the expiration of such period all trusts shall terminate and the assets thereof shall be distributed outright to those parties (and in the same proportions) as are then receiving the income therefrom.

ITEM XII

FIDUCIARIES

I appoint my spouse as executor of my Last Will and Testament. If said party shall be unable or refuse to serve

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for any reason, then I appoint my spouse's mother, PAULINE CRIST, as executor.

I appoint THIRD NATIONAL BANK OF NASHVILLE, TENNESSEE, as Trustee under the trusts created by my Last Will and Testament.

I appoint my spouse as the guardian of the person and property of my minor children. If said spouse shall be unable or refuse to serve for any reason, then I appoint PAULINE CRIST. If said party shall also be unable or refuse to serve for any reason then I appoint my son, MICHAEL JAMES CRIST, as guardian of the person and property of my minor children.

The term "husband" or "spouse" for the purposes of this Will shall mean LAWRENCE CRIST, if said spouse is married to me at the time of my death.

My spouse shall have the power until the earlier of said spouse's death or incapacity to remove an executor or co-executor and appoint any individual, including said spouse, or another corporation or entity qualified to serve in such capacity as executor or co-executor. Upon the death or incapacity of my said spouse, the majority of my children who are 18 years of age or older and who are surviving and not incapacitated, shall have said power.

My spouse until the earlier of said spouse's death or incapacity, shall have the power to remove a Trustee or co-trustee and appoint any individual, (other than said spouse) or another corporation (other than one in which my spouse has either ownership or is an officer or director thereof) as Trustee or co-trustee. In no event shall my spouse ever be Trustee of any trusts created by my Last Will and Testament.

The term "child" or "children" for the purposes of this Will and any trusts created hereunder shall mean the children I have at the time of the execution of this Will (including adopted children), namely: MICHAEL JAMES CRIST and

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CINDY FAYE CRIST and any children born to me (or adopted by me) subsequent to the execution of this Will.

If I have appointed a fiduciary who is not a resident of the State of which I am a resident of at the time of my death, then I empower those persons whom I have so appointed to appoint a duly qualified person or corporation who is a resident of said State to act as co-fiduciary with that person or those persons whom I have so appointed.

I direct that all fiduciaries named in this Will and all successors or substitutes appointed pursuant to the terms of this Will be not required to execute bond.

Subject to the power to appoint and remove set forth above, if the Trustee or executor named herein shall resign, or for any other reason cease to act as fiduciary hereunder, the beneficiary or a majority of the beneficiaries to whom or to whose use the current net income of the trust estate is at the time authorized, required or permitted to be paid or applied and who shall at the time be at least 18 years of age, and not incapacitated, may, by written instrument delivered to their appointee, appoint as successor trustee (or executor, as the case may be), any corporation having power to act as such fiduciary and organized under the laws of the United States or of any state thereof and having capital and surplus of not less than $1,000,000 except that the appointee in the capacity of executor may be an individual. If no beneficiary is qualified to appoint a substitute, a majority of the conservators and/or guardians of the said beneficiaries shall be authorized to make such appointment.

The fiduciaries named herein and any fiduciary appointed pursuant to this Will may, at any time, be removed from office as such fiduciary by delivery to such fiduciary of a written instrument signed by the person or persons having at the time the power to appoint a successor fiduciary as provided in this Will. In the event that ancillary probate or administration of this instrument is necessary in another

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jurisdiction, said person or persons having at the time the power to appoint a successor fiduciary as above provided, may appoint a co-fiduciary with the same qualifications set forth in this Item, qualified to serve in said ancillary jurisdiction.

Each Trustee hereunder (whether originally designated herein or appointed as successor) shall have the right to resign at any time by giving 30 days written notice to that effect to the current income beneficiary (or beneficiaries) of the trust. Each executor hereunder (whether designated herein or appointed as successor) shall have the right to resign at any time by giving 30 days written notice to that effect to the then living beneficiaries of my estate; in the event the beneficiaries include trusts, said notice shall be given to the Trustee of said trust or to the current income beneficiaries of said trust.

IN WITNESS WHEREOF, I have hereunto subscribed my name in Nashville, Tennessee, this 7 day of March, 1983, to this my Last Will and Testament, and have also initialed each of the pages for identification.

Julie G. Crist
JULIE G. CRIST

Signed, published and declared by the said JULIE G. CRIST, as her Last Will and Testament, in the presence of us, the undersigned, who at her request and in her sight and presence, and in the sight and presence of each other, have

J.G.C.

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subscribed our names thereto as attesting witnesses on this the 7 day of March, 1983.

John W Nelle WITNESS	Nashville Tn ADDRESS
Marsha Q. Anderson WITNESS	Franklin, Tenn. ADDRESS
Sandy K. Cartier WITNESS	Nashville Tennessee ADDRESS

J. H. P.

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STATE OF TENNESSEE *

COUNTY OF DAVIDSON *

We, the undersigned, after first being duly sworn or affirming, make oath or affirm that the foregoing Last Will and Testament consisting of thirteen (13) pages, this page not included, on the 7th day of March, 1983, was signed by JULIE G. CRIST as and for and at that time acknowledged, published and declared it to be her Last Will and Testament in the sight and presence of we the undersigned and we in each other's presence have subscribed our names as attesting witnesses on this the 7th day of March, 1983, and we further make oath or affirm that the Testator was of sound mind and disposing memory and not acting under the fraud, menace or influence of any person and was more than eighteen (18) years of age; and that each of the witnesses is more than eighteen (18) years of age.

John W Nelly D

Marsha A. Anderson

Sandy K. Cartee

Sworn or subscribed to before me this 7 day of March, 1983.

Lois Clemons Yeh
NOTARY PUBLIC

My Commission Expires: 10-21-84.

J. H. C.

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I, Andy Maloney, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of TN
County of Davidson

Personally appeared before me, Hal E. Wilson, III, a notary public for this county and state, Andy Maloney, who acknowledges that this certificate of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My commission expires: 7/8/19

HAL E. WILSON, III
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY