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Karen Johnson Davidson County
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LAST WILL AND TESTAMENT OF MARGARET L. LOWDER

Goodlettsville, Tennessee

This 22 day of January, 2003.

I, **MARGARET L. LOWDER**, residing in the City of Goodlettsville, County of Davidson, State of Tennessee, being of sound mind and disposing MEMORY, and over the age of eighteen (18) years, do hereby make, publish and declare this instrument to be my Last Will and Testament, hereby and now revoking any and all Wills and Codicils by me at any time heretofore made. My Social Security Number is ***-**-2294.

ITEM I

I direct that all of my just debts, funeral expenses, taxes and costs of last administration be first paid by my Executor.

I direct that no estate, inheritance, or like taxes that my be imposed by reason of my death, be apportioned or prorated to any legatee or devisee under this Will, or to any person owning or receiving any property not passing under this Will, but that said taxes shall be a part of administration expenses.

ITEM II

After all debts, expenses, taxes, specific bequest, etc, have been paid by my Executor, as set out in Item I above, I give, devise and bequeath my entire estate, whether real, personal, or mixed, of whatsoever kind or character and in whatsoever amount and wheresoever situated as follows:

(a) The first trust shall contain (a) an undivided ONE-THIRD (1/3) interest of all of Settlors' jointly owned property transferred to the trust not specifically designated to any other trust, (b) an undivided ONE-THIRD (1/3) interest of all of ALTON K. LOWDER's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust, and (c) an undivided ONE-THIRD (1/3) interest of all of MARGARET L. LOWDER's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust. This trust shall be known as **THE ALTON K. LOWDER AND/OR MARGARET L. LOWDER REVOCABLE LIVING TRUST** FOR THE BENEFIT OF DAVID W. LOWDER.

Margaret L. Lowder
MARGARET L. LOWDER, Testatrix
January 22, 2003

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(b) The second trust shall contain (a) an undivided ONE-THIRD (1/3) interest of all of Settlors' jointly owned property transferred to the trust not specifically designated to any other trust, (b) an undivided ONE-THIRD (1/3) interest of all of ALTON K. LOWDER's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust, and (c) an undivided ONE-THIRD (1/3) interest of all of MARGARET L. LOWDER's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust. This trust shall be known as **THE ALTON K. LOWDER AND/OR MARGARET L. LOWDER REVOCABLE LIVING TRUST** FOR THE BENEFIT OF PAMELA J. ALLAN.

(c) The third trust shall contain (a) an undivided ONE-THIRD (1/3) interest of all of Settlors' jointly owned property transferred to the trust not specifically designated to any other trust, (b) an undivided ONE-THIRD (1/3) interest of all of ALTON K. LOWDER's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust, and (c) an undivided ONE-THIRD (1/3) interest of all of MARGARET L. LOWDER 's sole property transferred to the trust (if any such sole property is transferred) not specifically designated to any other trust. This trust shall be known as **THE ALTON K. LOWDER AND/OR MARGARET L. LOWDER REVOCABLE LIVING TRUST** FOR THE BENEFIT OF DEBORAH A. LOWDER.

SPECIAL DIRECTIVE:

1. **WE DIRECT THAT THE SURVIVING SPOUSE SHALL RECEIVE 100% OF THE ESTATE.**

ITEM III

I nominate and appoint, **ALTON K. LOWDER** as my Executor of this my Last Will and Testament and expressly waive the necessity of a bond, the filing of an inventory or of and accounting as such Executor. If **ALTON K. LOWDER** is unable to serve then I appoint **DAVID WAYNE LOWDER, DEBORAH ANN LOWDER, PAMELA JO ALLAN** in the order specified as Executors/Executrixes of this my Last Will and Testament and expressly waive the necessity of a bond, the filing of an inventory or of and accounting as such Executors/Executrixes.

I vest my above named Executors with full power and authority to sell, transfer and convey all property, real or personal, which I may own at the time of my death, at such time and for such price as they may determine, to execute deeds, bills of sale and any and all other instruments necessary to convey title thereto; and to do every other act and thing necessary or appropriate for the complete administration of my estate and for the carrying out of the terms of my will.

I also authorize my Executors, in the exercise of a reasonable discretion with respect to all property, real and personal, at any time forming part of my estate, to exercise any or all the powers

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set forth in S 35-50-110, Tennessee Code Annotated, to the same extend applicable, all of which provisions and powers are incorporation herein by reference as fully as if copied verbatim.

ITEM IV

All reference made herein to "children or my children" refers to DAVID WAYNE LOWDER, born DECEMBER 30, 1952, and currently residing in NASHVILLE, TENNESSEE, DEBORAH ANN LOWDER, born JANUARY 25, 1958, and currently residing in SPRINGFIELD, TENNESSEE and PAMELA JO ALLAN, born NOVEMBER 13, 1950, and currently residing in PALMETTO, GEORGIA.

IN WITNESS WHEREOF, I have hereto affixed my name in Goodlettsville, Tennessee, on this 22 day of January, 2003.

Margaret L. Lowder
MARGARET L. LOWDER,
Testatrix

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Margaret L. Lowder
MARGARET L. LOWDER, Testatrix
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ATTEST TO EXECUTION OF WILL:

The foregoing instrument was in our presence signed by **MARGARET L. LOWDER**, and by her published and declared to be her Last Will and Testament. At her request, in her presence and in the presence of each other, we have hereunto affixed our signatures as subscribing witnesses on this the day and year above written.

Thomas J. Jamison
Witness

1267 Hitt La. Goodlettsville TN. 37072
Address

Edna R. Jamison
Witness

1267 Hitt Lane Goodlettsville Tn. 37072
Address

LAST WILL AND TESTAMENT

Margaret L. Lowder
MARGARET L. LOWDER, Testatrix
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AFFIDAVIT OF SUBSCRIBING WITNESSES

STATE OF TENNESSEE
COUNTY OF DAVIDSON

We, the undersigned, having ben first duly sworn, make oath that the foregoing instrument was signed, published and declared by **MARGARET L. LOWDER**, to be her Last Will and Testament in the presence of us, the undersigned, who, at her request and in her presence and in the presence of each other, have subscribed our names hereto as attesting witnesses on the day and date first above written and set forth, and we further make oath that the Testatrix was of sound mind and disposing MEMORY and over the age of eighteen (18) years and was not acting under the fraud, menace, or undue influence of any person, and, further, that each of the attesting witnesses is more than eighteen (18) years of age.

Thomas D. Jamison
WITNESS

Edna R. Jamison
WITNESS

Subscribed and sworn to before me on this the 22 day of JANUARY, 2003.

NOTARY PUBLIC
My Commission Expires: 12/27/05

I hereby certify that this is a true copy of original instrument filed in my office this 30th day of [illegible] 20[illegible]
RICHARD R. ROOKER, Clerk
By [illegible] Deputy Clerk

RICHARD R. ROOKER CLERK CIRCUIT COURT

LAST WILL AND TESTAMENT

Margaret L. Lowder
MARGARET L. LOWDER, Testatrix
January 22, 2003