Karen Johnson Davidson County
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STATE OF TENNESSEE

I, JOSEPH P. DAY, Clerk of the Circuit Court for Davidson County, do hereby certify that the foregoing is a true and complete copy of the LAST WILL AND TESTAMENT heretofore filed in the Seventh Circuit Court (Probate Division) for Davidson County, Tennessee, on the 2ND day of OCTOBER, 2025, in Docket Number 25P1611, IN RE: STEPHEN GERALD SCHEIN, 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 2ND day of OCTOBER in the year 2025 and in the 249 year of American Independence.

JOSEPH P. DAY CIRCUIT COURT CLERK

JOSEPH P. DAY, Clerk

By: _____
Deputy Clerk

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FILED
OCT 2 2025
JOSEPH P. DAY, Clerk
By

LAST WILL AND TESTAMENT

OF

STEPHEN GERALD SCHEIN

I, **STEPHEN GERALD SCHEIN**, a resident of Howard County, State of Maryland, declare that this is my Last Will and Testament, hereby revoking all prior Wills and Codicils.

ARTICLE ONE

INTRODUCTORY PROVISIONS

1.A. **Family.** I am an unmarried man. I have one child now living; namely, MICKEY ZIXHIN SCHEIN, who was born on August 14, 1996.

Any child or children of mine born or adopted by me after the date of this Will shall be treated as though they were specifically named in this Paragraph 1.A., and all provisions of this Will shall be so interpreted.

I have intentionally, and not as a result of any mistake or inadvertence, omitted in this Will to provide for any other children of mine and/or the issue of such child, if any and however defined by law, presently living.

1.B. **Definition of "Code".** As used in this Will, the term "Code" when not accompanied by any other defining references refers to the Internal Revenue Code (as separately published as Title 26 of the U.S. Code), as amended, and to any regulations pertaining to the referenced sections; all of which I specifically incorporate in my Will by this reference.

1.C. **Definition of "Issue".** As used in this Will, the term "issue" shall refer to lineal descendants of all degrees and shall include adopted persons; provided however, that such term shall refer only to the issue of lawful marriages and to children born outside of a lawful marriage only if a parent/child relationship (as determined under Maryland law) existed between such child and his or her parent, living or deceased, who was a beneficiary hereunder. A child in gestation who is later born alive shall be considered as issue in being throughout the period of gestation.

1.D. **Definition of "Per Stirpes".** Whenever a distribution is to be made "per stirpes," the assets are to be divided into as many shares as there are then living children and deceased children who left living descendants. Each living child shall receive one share and each deceased child's share shall be divided among such deceased child's then living descendants in the same manner.

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1.E. **Definition of "Tangible Personal Property".** As used in this Will, the term "tangible personal property" refers to any type of property that can generally be moved (that is, not attached to real property or land), touched or felt. It shall include items such as furniture, clothing, jewelry, art, writings, or household goods; it does not include items representing ownership of an interest (for example, cash, stock or bond certificates, promissory notes, etc.), but it can include property with formal title documents that show ownership (for example, motor vehicles, boats, etc.).

1.F. **Definition of "My Estate".** As used in this Will, the term "my Estate" shall mean my property, real, personal and mixed, of every kind and description, and wherever located which shall be subject to administration as a result of my death, including all benefits payable to my Estate as a result of my employment and/or other beneficiary designations, but excluding any property over which I shall only have a power of appointment.

1.G. **Definition of "Remainder of My Estate".** As used in this Will, the term "the remainder of my Estate" or "the residue of my Estate" shall mean the remaining assets of my Estate after the payment of all funeral expenses, expenses of my last illness, death taxes (as hereinafter defined), expenses of administration, fees and commissions, and any specific legacies or devises, and shall include all accrued income and all lapsed or void legacies and devises (if no other provision is made therefor).

ARTICLE TWO

NOMINATION OF FIDUCIARIES

2.A. **Personal Representative.** I nominate my friend HUNG DU, 12259 Harbor Town Circle Fairfax, VA 22033, as Personal Representative of my Will.

2.B. **Appointment of a Special Personal Representative and Appointment of a Successor Personal Representative.**

(1) If for any reason my Personal Representative is unwilling or unable to act as Personal Representative with respect to any provision of my Will or the administration of my Estate, my Personal Representative shall appoint, in writing, an individual, a bank, or a trust company that is not related or subordinate to my Personal Representative within the meaning of §672(c) of the Code to act as a substitute or special Personal Representative for such limited purpose and may revoke any such appointment at will. Each substitute or special Personal Representative so acting shall exercise all administrative and fiduciary powers granted by my Will unless expressly limited by the delegating Personal Representative in the instrument appointing such substitute or special Personal Representative. Any substitute or special Personal Representative may resign at any time by delivering written notice to my Personal Representative to that effect.

(2) If a nominated Personal Representative wishes to decline appointment and no other nominated Personal Representative pursuant to Paragraph 2.A. is then available or willing to act, such declining Personal Representative shall have the power to nominate a successor

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Personal Representative to act in such declining Personal Representative's place and stead with all of the same powers as are hereinafter set forth.

2.C. **No Bond Required.** No bond shall be required of any person or institution named, or subsequently appointed, as a fiduciary under this Article Two.

ARTICLE THREE

DISTRIBUTION PROVISIONS AT MY DEATH

3.A. **Distribution of My Tangible Personal Property.** At my death, I give my tangible personal property as follows:

(1) To the extent all of my tangible personal property has not been distributed as hereinabove set forth, my Personal Representative shall distribute such remaining tangible personal property in the manner hereinafter set forth for the distribution of the remainder of my Estate.

(2) I direct that all costs of safeguarding, insuring, storing and delivering my tangible personal property to the beneficiaries entitled thereto be paid out of my Estate as an expense of administration.

3.B. **Distribution of My Estate.** The remainder of my Estate shall be divided into four (4) equal shares; one share shall be distributed to my friend BRIAN CLARKE, one share shall be distributed to my friend JOMO MULHOLLAND, one share shall be distributed to my friend JAMIE HARDING and one share shall be distributed to my friend HUNG DU. If any beneficiary shall not be living at my death, such beneficiary's share shall be distributed equally to the other shares.

(1) For all purposes hereunder, I am specifically not making any provision for my daughter, Mickey Zixhin Schein or for her issue (if any).

3.C. **Distribution at My Death.** I give the residue of my Estate (consisting of the rest, residue and remainder of my property, real, personal and mixed, of every kind and description, and wherever located, including all benefits payable to my Estate as a result of my employment and all lapsed or void legacies or devises, but excluding any property over which I shall have any power of appointment) to be distributed equally; between BRIAN CLARKE, JOMO MULHOLLAND, JAMIE HARDING and HUNG DU, pro rata.

ARTICLE FOUR

ESTATE ADMINISTRATION

4.A. **General Powers of Personal Representative.** Subject to any limitations stated elsewhere in this Will, in addition to the powers granted by law, I grant my Personal Representative the powers set forth in Section 7-401of the Maryland Estates and Trusts Code which I incorporate in my Will by this reference. In addition to these powers and those enumerated elsewhere in this Will,

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I grant my Personal Representative the power to perform any of the acts specified in this Paragraph without the necessity of court approval:

(1) To take possession or control of all of my Estate subject to disposition by this Will, and collect all debts due to me or to my Estate;

(2) To receive the rents, issues, and profits from all real and personal property in my Estate until the Estate is settled or delivered over by order of court to my heirs or beneficiaries;

(3) To pay taxes on, and take all steps reasonably necessary for the management, protection, and preservation of all property in my Estate;

(4) To insure the property of my Estate against damage or loss, and insure my Personal Representative against liability to third persons;

(5) To deposit money belonging to my Estate in an insured account in a financial institution in any state or federally administered jurisdiction;

(6) If any asset of my Estate consists of an option right, to exercise the option and to use any funds or property in my Estate to acquire the property covered by the option;

(7) To hold any securities or other property, both real and personal, in the name of my Personal Representative, in the name of such nominee as my Personal Representative shall select, or in the form of "street certificates," without in any of such cases disclosing the fact that such property is held in a fiduciary capacity, and to indemnify any such nominee against any loss resulting from holding such property as nominee;

(8) To vote in person, and give proxies to exercise, any voting rights with respect to any stock, any membership in a nonprofit corporation, or any other property in my Estate, and waive notice of a meeting, give consent to the holding of a meeting, and authorize, ratify, approve, or confirm any action that could be taken by shareholders, members, or property owners;

(9) To make any elections permitted under any pension, profit sharing, employee stock ownership or other benefit plan;

(10) To disclaim or renounce, in whole or in part or with respect to specific amounts, parts, fractional shares or assets, any legacy, devise, or interest in or privilege or power over any trust or other disposition provided for my benefit under the Will or other instrument of any person at any time within nine months after the date of the transfer (whether by reason of such person's death or otherwise) which created an interest in me or my Estate;

(11) To sell and to grant options to purchase all or any part of my Estate, both real and personal, at any time and without the need for court approval or license, at public or private sale, for such consideration, whether or not the highest possible consideration, and upon such terms, including credit, as my Personal Representative shall deem advisable, and to

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execute, acknowledge and deliver deeds or other instruments in connection therewith. No purchaser shall be held to see to the application of the purchase money;

(12) To lease any real estate for such term or terms and upon such provisions and conditions as my Personal Representative shall deem advisable, including the granting of options to renew, options to extend the term or terms, and options to purchase;

(13) To borrow and to pledge or mortgage any property as collateral, and to make secured or unsecured loans. My Personal Representative is specifically authorized to make loans without interest to any beneficiary hereunder. No individual or entity loaning property to my Personal Representative shall be held to see to the application of such property;

(14) To pay any and all charges reasonably incurred in connection with or incidental to the distribution of any property of my Estate, including but not limited to expenses of storage, freight, shipping, delivery, packing, and insurance; and, on any accounting, treat any such expenditures as expenses of the administration of my Estate;

(15) To dispose of or abandon tangible personal property (including donation to any charitable organization or organizations of my Personal Representative's choice), except tangible personal property that is a specific gift, when the cost of collecting, maintaining, and safeguarding the property would exceed its fair market value;

(16) To commence and prosecute, either individually or jointly with my heirs or beneficiaries, any action necessary or proper to quiet title to or recover possession of any real or personal property in my Estate; and,

(17) To employ others in connection with the administration of my Estate, including legal counsel, investment advisors, brokers, accountants and agents, notwithstanding the fact that my Personal Representative may receive a direct or indirect financial benefit as a result of such employment or may otherwise be affiliated with any of them, and to pay reasonable compensation thereto in addition to that to be paid to my Personal Representative.

4.B. **Power to Invest.** To retain for whatever period my Personal Representative shall deem advisable any property, including property owned by me at my death, and to invest and reinvest any money of my Estate not reasonably required for the immediate administration of my Estate in any kind of property, real, personal, or mixed, and in any kind of investment, including but not limited to improved and unimproved real property, interest-bearing accounts, certificates of deposit, corporate and governmental obligations of any kind, preferred or common stocks, mutual funds (including mutual funds of the "load" and "no load" variety), investment trusts, money-market funds, taxable and tax-exempt commercial paper, repurchase and reverse repurchase agreements, and stocks, obligations, and shares or units of common trust funds of any corporate fiduciary; regardless of whether any particular investment would be proper for the Personal Representative and regardless of the extent of diversification of the assets held hereunder.

4.C. **Power to Make Tax Elections.** To the extent permitted by law, and without regard to the resulting effect on any other provision of this Will, on any person interested in my Estate, or on

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the amount of taxes that may be payable, my Personal Representative shall have the power to choose a valuation date for tax purposes; choose the methods to pay any death taxes; elect to treat or use any item for state or federal estate or income tax purposes as an income tax deduction or an estate tax deduction; and, to disclaim all or any portion of any interest in property passing at or after my death to my Estate or to a trust created by me or established for my benefit.

4.D. **Division or Distribution in Cash or in Kind.** In order to satisfy a pecuniary gift or to distribute or divide Estate assets into shares or partial shares, my Personal Representative may distribute or divide those assets in kind, or divide undivided interests in those assets, or sell all or any part of those assets and distribute or divide the property in cash, in kind, or partly in cash and partly in kind, with or without regard to tax basis. Property distributed to satisfy a pecuniary gift under this Will shall be valued at its fair market value at the time of distribution.

4.E. **Electronic Communications and Digital Assets.** The Personal Representative shall have the power to exercise all powers I may have over any digital device, digital asset, user account and electronically stored information, including any user account and digital asset that currently exists or may exist as technology develops, whether the same is in my own name or that I own or lawfully use jointly with any other individual (such accounts shall include, without limitation, electronic banking accounts, electronic investment accounts, debt management accounts, automatic bill payment directives, and social media accounts). Such powers include, but are not limited to, changing and circumventing my username and password to gain access to such user accounts and information; accessing any of my passwords or other electronic profile data from applicable electronic record host entities; transferring or withdrawing funds or other digital assets among or from such user accounts; opening new user accounts in my name; all as my Personal Representative determines is necessary or advisable to effectively conduct my personal and financial affairs, to discharge any and all obligations I may owe and to maintain my public reputation. I hereby give my lawful consent and fully authorize my Personal Representative to access, manage, control, delete and terminate any electronically stored information and communications of mine to the fullest extent allowable under the federal Electronic Communications Privacy Act of 1986, 18 USC 2510, et seq., as amended from time to time, the Maryland Fiduciary Access to Digital Assets Act and any other federal, state or international law all of which I incorporate in my Will by this reference; and, to take any actions I am authorized to take under all applicable terms of service, terms of use, licensing and other account agreements or laws. To the extent a specific reference to any federal, state, local or international law is required in order to give effect to this provision, I specifically provide that my intention is to so reference such law, whether such law is now in existence or comes into existence or is amended after the date of this Will.

4.F. **Special Distributions Options.** If any income and/or principal of my Estate hereunder ever vests outright under the provisions of this Will in a person not yet eighteen (18), or a person who suffers from substance abuse, or a person who my Personal Representative determines is incapacitated, or a person whose financial circumstances are such that failure to delay distributions will actually reduce the benefits to such person, then my Personal Representative, in my Personal Representative's discretion and without supervision of any court, shall hold or distribute such

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income and/or principal (subsequently referred to in this Paragraph as the "protected property") in accordance with the following provisions:

(1) My Personal Representative may distribute any protected property to or for the benefit of such beneficiary: (a) directly to the beneficiary; (b) on behalf of the beneficiary for the beneficiary's exclusive benefit; (c) to any account in a bank, credit union, mutual fund and/or brokerage firm either in the name of such beneficiary or in a form reserving title, management and custody of such account to a suitable person for the use of such beneficiary under the provisions of the Maryland Uniform Transfer to Minors Act; (d) in any form of an annuity; and, (e) in all ways provided by law dealing with gifts or distributions to or for minors or persons under incapacity. The receipt for distributions by any such person shall fully discharge my Personal Representative.

(2) In determining whether to make distributions, my Personal Representative may consider other resources of the beneficiary, any governmental entitlements and the future needs of the beneficiary. The protected property shall, at all times, remain free of all claims by any governmental agency and/or creditors of the beneficiary.

(3) Notwithstanding the provisions of the preceding subparagraphs or any other provision of this Will, my Personal Representative shall not suspend any mandatory distributions required for a trust to qualify, in whole or in part, for any Federal or state charitable deduction.

4.G. **Liability.** Unless due to such Personal Representative's own willful default or gross negligence, no Personal Representative shall be liable for such Personal Representative's acts or omissions nor those of any co-Personal Representative or prior Personal Representative.

4.H. **Court Supervision.** My Estate may be managed, administered, distributed, and settled without Court supervision to the maximum extent permissible by law.

ARTICLE FIVE

CONCLUDING PROVISIONS

5.A. **Payment of Estate Expenses.** My Personal Representative may pay from my Estate all debts which are then due and enforceable against my Estate, the expenses of my last illness, the expenses of my final disposition without the necessity of prior court approval, the expenses of administering my Estate, and, in the manner set forth below, all death taxes and governmental charges imposed upon and made payable from my Estate under the laws of the United States or of any state or country by reason of my death.

5.B. **Definition of Death Taxes.** The term "death taxes" as used in this Will shall mean all inheritance, estate, succession, and other similar taxes that are payable by any person on account of that person's interest in my Estate or by reason of my death, including penalties and interest, but excluding any additional tax that may be assessed under §2032A of the Code.

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5.C. **Payment of Death Taxes.** My Personal Representative shall pay death taxes as follows:

(1) Estate taxes, if any, attributable to property inventoried in my probate estate shall be paid out of the remainder of my Estate, and none of those taxes shall be prorated or apportioned among the persons interested in that property; provided however, the assets, if any, over which I hold any taxable power of appointment at my death shall bear the entire increment and the burden of death taxes and other governmental charges to the extent that the total of such taxes and charges is greater than would have been imposed and made payable if I did not hold such a power of appointment, and to the extent required by law, I exercise such power of appointment in favor of the appropriate taxing authorities to discharge such taxes.

(2) Estate taxes attributable to property not inventoried in my probate estate, if any, shall be prorated and apportioned among the persons interested in that property as provided by the laws of the State of Maryland.

(3) State inheritance taxes, if any, shall be paid by each beneficiary who has received a distribution of my Estate which gives rise to such tax.

5.D. **Period of Survivorship.** For the purposes of this Will, a beneficiary shall not be deemed to have survived me if that beneficiary dies within thirty (30) days after my death.

5.E. **Guardian Ad Litem.** I direct that the representation by a guardian *ad litem* of the interests of persons unborn, unascertained, or legally incompetent to act in proceedings for the allowance of accounts hereunder be dispensed with to the extent permitted by law.

5.F. **Beneficial Interests.** The interest of any beneficiary in any share or part of this Will, both as to principal and income, shall not be alienable, assignable, attachable, transferable nor paid by way of anticipation, nor in compliance with any order, assignment or covenant and shall not be applied to, or held liable for, any of their debts or obligations either in law or equity and shall not in any event pass to his, her or their assignee under any instrument or under any insolvency or bankruptcy law, and shall not be subject to the interference or control of creditors, spouses or others.

5.G. **No-Contest Provision.** To the extent permitted under the laws of the State of Maryland, in the event any beneficiary under this Will shall, singly or in conjunction with any other person or persons, and without probable cause, undertakes any of the following actions then the right of that person to take any interest given him or her by this Will shall be determined as it would have been determined had the person predeceased me without being survived by issue:

(1) Directly contests in any court the validity of my Will;

(2) Seeks to obtain adjudication in any proceeding in any court that my Will or any of its provisions are void;

(3) Seeks otherwise to set aside my Will or any of its dispositive provisions;

(4) Seeks to obtain adjudication in any proceeding in any court challenging the transfer of any property to or from my Estate on the grounds that such property was not mine at the time of the transfer or at the time of my death; and/or,

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(5) Files a creditor's claim against my Estate or prosecutes an action against my Estate for any claim for damages or services alleged to have been incurred during my lifetime (this subparagraph shall not apply to a creditor's claim filed by a beneficiary solely for reimbursement of administrative costs, expenses, funds advanced in the preservation of my Estate or for sums advanced for the payment of my last illness and/or funeral expenses).

(6) My Personal Representative is hereby authorized to defend, at the expense of my Estate, any contest or other attack of any nature on my Estate, this Will or any of its provisions. A "contest" shall include any action described above in an arbitration proceeding and shall not include any action described above solely in a mediation not preceded by a filing of a contest with a court, notwithstanding the foregoing; further, a "contest" shall not include a responsive pleading, such as an objection, response, or answer, filed by a beneficiary in defense of a characterization or transfer of property.

5.H. **Captions.** The captions appearing in this Will are for convenience of reference only and shall be disregarded in determining the meaning and effect of the provisions of this Will.

5.I. **Severability Clause.** If any provision of this Will is invalid, that provision shall be disregarded, and the remainder of this Will shall be construed as if the invalid provision had not been included.

5.J. **Governing Law.** All questions concerning the validity and interpretation of this Will shall be governed by "Article-Estates and Trusts" of the Annotated Maryland Code which I incorporate in my Will by this reference.

I, STEPHEN GERALD SCHEIN, the testator, sign my name to this instrument on August 7, 2023, and being first duly sworn, do hereby declare to the undersigned authority and the undersigned witnesses that I sign and execute this instrument as my Last Will and Testament and that I sign it willingly (or willingly direct another to sign for me), that I execute it as my free and voluntary act for the purposes therein expressed, and that I am of legal age, of sound mind and under no constraint or undue influence.

STEPHEN GERALD SCHEIN

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We, Kristina Dublin and Rick Todd, the witnesses, sign our names to this instrument, and, being first duly sworn, do hereby declare to the undersigned authority that STEPHEN GERALD SCHEIN, the testator, signs and executes this instrument as his Last Will and Testament and that the testator signs it willingly (or willingly directs another to sign for him), and that each of us, in the presence and hearing of the testator, hereby signs this Will as witness to the testator's signing, and that to the best of our knowledge the testator is of legal age, of sound mind and under no constraint or undue influence.

Kristina Dublin
[signature of witness]

5850 Waterloo Rd Ste 140 Columbia MD 21045
[full address]

Rick Todd [signature of witness]

5850 Waterloo Road, Suite 140, Columbia, MD 21045
[full address]

STATE OF MARYLAND)
) ss.
COUNTY OF HOWARD)

Subscribed, sworn to and acknowledged before me by STEPHEN GERALD SCHEIN, the testator, and subscribed and sworn to before me by Kristina Dublin and Rick Todd, witnesses, this 7 day of August, 2023.

RICARDO TODD
NOTARY PUBLIC
MONTGOMERY COUNTY
MARYLAND
My Commission Expires 01-15-2027

Rick Todd,
Attorney-at-Law
State of Maryland

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25P1611

STATE OF MARYLAND, HOWARD COUNTY
IN THE OFFICE OF THE REGISTER OF WILLS

TRIPLE SEAL EXEMPLIFICATION

I, Byron E. Macfarlane, Register of Wills for Howard County, Maryland, do hereby certify that the foregoing is a true copy of a Letter of Administration, Docket Entry 1 and Administrative Probate Order recorded in the Estate of Stephen Gerald Schein, deceased, Estate Number 37426. Administration of the Estate of the deceased was granted on the 5th day of May, 2025, to Hung Du. The Will of the deceased was probated on May 5, 2025.

IN TESTIMONY WHEREOF, I have hereunto subscribed by name and affixed the seal of the Register of Wills for Howard County, this 30th day of June, 2025.

Byron E. Macfarlane
Register of Wills

I do hereby certify that the attestation of Byron E. Macfarlane, Register of Wills for said County, is in due form and by the proper officer.

GIVEN UNDER MY HAND, at the Circuit Courthouse, Ellicott City, Maryland, this 1st day of July, 2025.

William V. Tucker
Judge

I hereby certify that the Judge, by whom the above certification was given and who hath hereto subscribed their name, was at the time of so doing a Judge of the Circuit Court for Howard County, Maryland.

IN TESTIMONY WHEREOF, I have hereunto subscribed by name and affixed the seal of the Register of Wills for Howard County, this 1st day of July, 2025.

Byron E. Macfarlane
Register of Wills

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