

Will of Raymond Marc Zachry

receive and administer the proceeds as a part of my estate.

3) To vote stock, to exercise any option or privilege to convert bonds, notes, stocks or other securities belonging to my estate into other bonds, notes, stocks or other securities, and to exercise all other rights and privileges of a person owning similar property.

4) To lease any real property in my estate.

5) To abandon, adjust, arbitrate, compromise, sue on or defend and otherwise deal with and settle claims in favor of or against my estate.

6) To continue or participate in any business which is a part of my estate, and to incorporate, dissolve or otherwise change the form of organization of the business.

The powers, authority and discretion I grant to my personal representative are intended to be in addition to the powers, authority and discretion vested in him or her by operation of law by virtue of his or her office, and may be exercised as often as is deemed necessary or advisable, without application to or approval by any court.

PAYMENT OF DEBTS

Except for liens and encumbrances placed on property as security for the repayment of a loan or debt, I want all debts and expenses owed by my estate to be paid in the manner provided for by the laws of Maryland.

PAYMENT OF TAXES

I want all estate and inheritance taxes assessed against property in my estate or against my beneficiaries to be paid in the manner provided for by the laws of Maryland.

NO CONTEST PROVISION

If any beneficiary under this will contests this will or any of its provisions, any share or interest in my estate given to the contesting beneficiary under this will is revoked and shall be disposed of as if that contesting beneficiary had not survived me.

SEVERABILITY

If any provision of this will is held invalid, that shall not affect other provisions that can be given effect without the invalid provision.

SIGNATURE

I, Raymond Marc Zachry, the testator, sign my name to this instrument, this 19 day of JAN, 2007 at 1986 DR JACK BL. I declare that I sign and execute this instrument as my last will, that I sign it willingly, and that I execute it as my free and voluntary act. I declare that I am of the age of majority or otherwise legally empowered to make a will, and under no constraint or undue influence.

Raymond M Zachry

(Signed)

Page 2 Initials: RV Signer MMW Date: 1/19/07

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PERSONAL INFORMATION

I, Raymond Marc Zachry, a resident of the State of Maryland, Cecil, declare that this is my will. My Social Security Number is 213-68-4441.

REVOCATION OF PREVIOUS WILLS

I revoke all wills and codicils that I have previously made.

MARITAL STATUS

I am married to Darlene M Zachry.

DISPOSITION OF PROPERTY

All beneficiaries must survive me for 45 days to receive property under this will. As used in this will, the phrase survive me means to be alive or in existence as an organization on the 45th day after my death.

All personal and real property that I leave in this will shall pass subject to any encumbrances or liens placed on the property as security for the repayment of a loan or debt.

If I leave property to be shared by two or more beneficiaries, it shall be shared equally by them unless this will provides otherwise.

If I leave property to be shared by two or more beneficiaries, and any of them does not survive me, I leave his or her share to the others equally unless this will provides otherwise for that share.

Entire estate means all property I own at my death that is subject to this will.

I leave my entire estate to my wife Darlene M Zachry. If Darlene M Zachry does not survive me, I leave my entire estate to Christa M Miller. If Darlene M Zachry and Christa M Miller both do not survive me, I leave my entire estate to Shirley L Sanservino and and Paul Grady Zachry Jr in equal shares.

PERSONAL REPRESENTATIVE

I name Darlene M. Zachry to serve as my personal representative. If Darlene M. Zachry is unwilling or unable to serve as personal representative, I name Christa M Miller to serve instead.

No personal representative shall be required to post bond.

PERSONAL REPRESENTATIVE'S POWERS

I direct my personal representative to take all actions legally permissible to have the probate of my will done as simply and as free of court supervision as possible under the laws of the state having jurisdiction over this will, including filing a petition in the appropriate court for the independent administration of my estate.

I grant to my personal representative the following powers, to be exercised as he or she deems to be in the best interests of my estate:

- 1) To retain property without liability for loss or depreciation.
- 2) To dispose of property by public or private sale, or exchange, or otherwise, and

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WITNESSES

We, the witnesses, sign our names to this instrument, and declare that the testator willingly signed and executed this instrument as the testator's last will.

In the presence of the testator, and in the presence of each other, we sign this will as witnesses to the testator's signing.

To the best of our knowledge, the testator is of the age of majority or otherwise legally empowered to make a will, is mentally competent and under no constraint or undue influence.

We declare under penalty of perjury that the foregoing is true and correct, this 19th day of January, 2007, at

Witness #1: Janetta J. Feackner

Residing at: 2105 MINE RD KENNELSVILLE PA 17562

Witness #2: Judith M. Miller-Werneke

Residing at: 1200 Sharon Acres Rd Forest Hill, MD 21050

Witness #3: Walter H. Winkler

Residing at: 1200 Sharon Acres Rd., Forest Hill, MD 21050

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Date: 1/19/07