MISSISSIPPI WILL INSTRUCTIONS Single with Adult Children

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1. This Will is designed to be completed on your computer. To do so, use your mouse and click on each field which will be highlighted in gray. This will replace the gray with the words you type.

Example: ______[1] will become JOHN DOE.

If you ordered and received this Will in hard copy, you may also use these instructions to complete the Will, leaving the reference numbers, and placing the names, etc. you desire next to the field numbers.

- 2. The Will contains Articles which cover various matters. The information below is designed to assist you in completing the fields contained in the articles of the Will.
 - 3. Article / Field Completion Instructions

Field [1] - Your name. Field [2] - Your name

Field [3] - Your County of Residence.

ARTICLE ONE

Field [4] - Omitted.

Fields [5] – [10] Type the names and birth dates of all children.

ARTICLE THREE

This article is for you to specify specific property to go to a specific person. If you do not leave any, type none and delete the fields.

Field [11] - Type name.

Field [12] - Type street address.

Field [13] - Additional Address line.

Field [14] - City, State, Zip. Field [15] - Relationship.

Field [16] - Describe the property to go to this person.

Field [17] - Type name.

Field [18] - Type street address.
Field [19] - Additional Address line.

Field [20] - City, State, Zip. Field [21] - Relationship.

Field [22] - Describe the property

Field [23] Type name.

Type street addi
Additional Addre
City, State, Zip.
Relationship.
Describe the pro-Field [24] Type street address. Field [25] Additional Address line.

Field [26] Field [27]

Field [28] Describe the property

ARTICLE FOUR

This article is for you to leave your homestead, if you have one on the date of death to persons designated.

> Type name(s) of child(ren) to receive homestead. Field [29]

Field [30] - [31] Omitted

Note: If your home is jointly owned with another and held as joint tenants with rights of survivorship, the home will pass to the survivor and will not be controlled by your will. If this is the case, name the joint tenant in field 29.

ARTICLE FIVE

This article is for you to leave all the rest and remainder of your property except your homestead and any special items you listed in Article Three.

> Field [32] -Type name(s) of child(ren) to receive all other

property.

Omitted Field [33] – [34]

ARTICLE SIX

This article is for you to name your personal representative. This must be an adult and can be the person with whom you live.

Field [35] - Type name of Personal Representative.
Field [36] - Type name of successor Personal Representative.

ARTICLE TEN

All parts of Article 10 are optional. Complete as desired. Be sure to write your initials for any of these items you desire to apply.

> Field [37] Type name of Cemetery.

Field [38] -Field [39] -Type County. Type State.

ENDING AND SIGNATURE

Field [40] - Your name.
Field [41] - Your name.
Field [42] - Your name.
Field [43] - Your name.
Field [44] - Your name.
Field [45] - Your name.
Field [46] - Your name.

All other blanks in the Will are typically completed by hand, such as the names of the witnesses, day, month and year executed, etc.

Once you have completed the Will, double check all entries and then print. The Will should be signed by you in front of two witnesses, not related to you. Please sign all pages of the Will in the places designated.

The self-proving affidavit is used to prove the Will and make the Will subject to probate. If the affidavit is not completed now, someone will have to locate the witnesses after your death and obtain an affidavit. Therefore, it is best to sign the Will in the presence of two witnesses AND a notary public so that the affidavit can be completed by the Notary.

You should keep your Will in a safe place once executed. It is also recommended that you give a copy to your executor or other person as additional proof of execution.

ADDITIONAL INFORMATION ABOUT YOUR WILL FORM

This section will briefly explain some of the articles of your will and provide other information. Articles of the Will which are basically self explanatory are not discussed here. In addition, information which is already provided in the instructions above is not repeated.

First Paragraph: The first paragraph of the Will, provides your name, residence information and provides that all prior Wills, if any, are revoked since you have now made a new Will.

Article Three: Some people have specific property that they desire to leave to a specific person, such as a ring or antique. This Article is for you to leave such property. You do not have to name specific property and may simply state none if no property is to be left under this Article.

Article Six: This Article is for you to name a personal representative, also called executor or executrix. The person named should be an adult.

Article Seven: If not waived, some Courts will require your Personal Representative post a bond, and file an inventory, accounting and/or appraisal. All can be costly and time consuming. This Article states your intention that your Personal Representative not be required to post a bond or file an inventory or accounting.

Article Eight: This Article sets forth powers of your Personal Representative and is designed to give broad powers without the requirement that Court approval be sought for action by the Representative to the extent permitted by the laws of your State.

Article Nine: This article sets forth some legal construction intentions to clarify some of the issues which may arise.

BASIC INFORMATION

What is a Will? A Will is a document which provides who is to receive your property at death, who will administer your estate, the appointment of trustees and guardians, if applicable, and other provisions.

Who may make a Will? Generally, any person 18 years or older of sound mind may make a Will. (Some states allow persons under 18 to make a Will)

What happens if I die without a Will? If you die without a will you are an intestate. In such a case, state laws govern who receives your property. These laws are called "intestate succession laws". If you die without a Will, the Court decides who will administer your estate. Generally, it is more expensive to administer an estate of a person who died without a Will, than a person who dies with a Will.

General

When making a Will you need to consider who will be named as your personal representative or executor to administer your estate, who you will name as guardian and trustee of minor children if your spouse does not survive you and who will receive your property. You should also consider tax issues. The person appointed as executor or administrator is often your spouse, but you should also name an alternate. in case your spouse predeceases you. The person you name should be a person you can trust and who will get along with the beneficiaries named in the Will.

In the event your spouse predeceases you, the guardian you name will have actual custody of your minor children unless a court appoints someone else. The trustee you appoint to administer a trust you established will be in charge of the assets of the trust for the benefit of the minor beneficiaries.

Generally, a Will must be signed in the presence of at least two witnesses (three for Vermont) who also sign the Will. A notary public will also need to sign if the Will contains a self-proving affidavit. Generally, a self-proving affidavit allows the Will to be admitted to probate without

other evidence of execution.

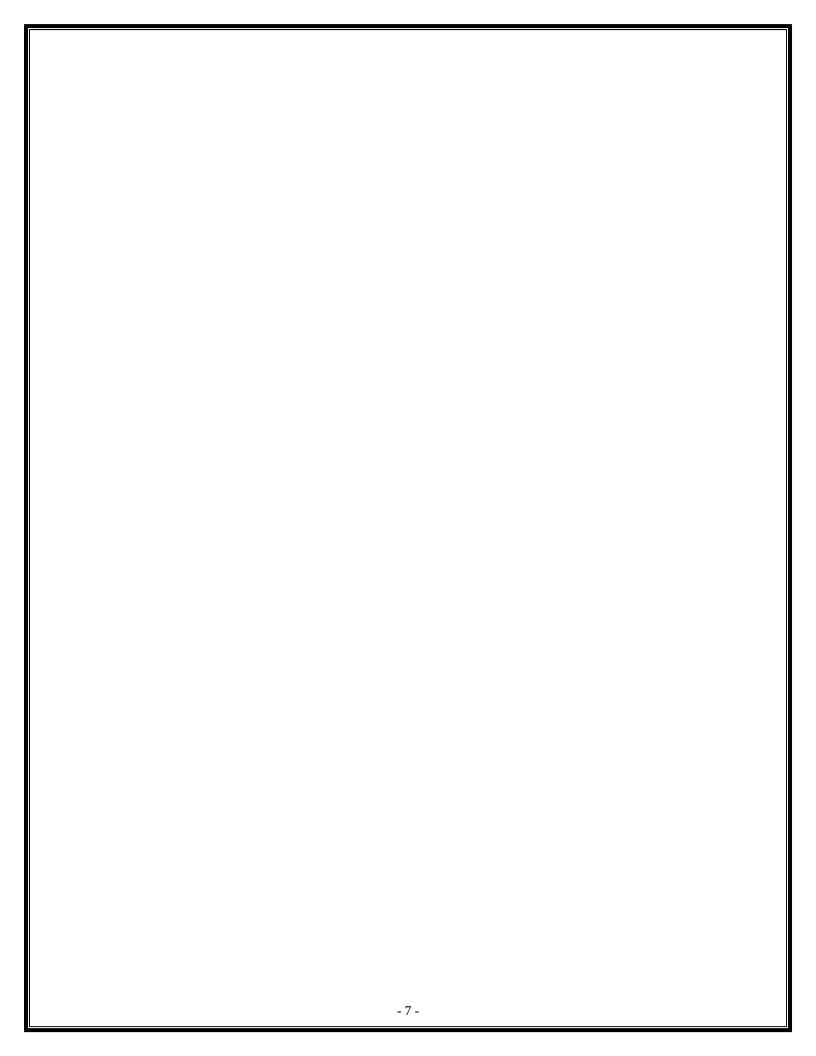
Joint Property: Many people do not understand that joint property may pass outside vour Will and also sometimes assume that it will pass through their Will. They do not understand the significance of joint ownership. The issue is common in the following areas, provided as examples: Real Estate: Often, a husband (a) and wife will own real estate as joint tenants with rights of survivorship. If one party dies, the surviving party receives the property regardless of what the Will provides. This is common and generally acceptable. However, if this is not your desire you should change the ownership of the property to tenants in common or other form of ownership. If you own real estate as tenants in common, then you may designate who will receive your share of the property at your death. This issue can be a problem when uninformed persons take title to real estate as joint tenants with rights of survivorship but really intended to

leave their share to, for example, children

of a prior marriage.

Bank Accounts/Certificates of Deposit, Stock, Retirement Plans, IRA's and other type Property: The same ownership as real estate can be made of these investments. In fact, many Banks routinely place Bank accounts and Certificates of Deposit in the joint tenant with right of survivorship form of ownership if more than one person is on the account or CD, without advising you of the consequence of same. In situations where the persons are husband and wife and there is no issue or concern over divorce or children from previous marriages, this may be the best course of action. However, with divorce on the rise, premarital agreements and multiple marriages being common, the parties may be doing something that was not their intent. Another common problematic situation is where a parent has more than one child but only one child resides in the home town of the parent. The parent may place the name of the child who resides there on all accounts, CD's and other investments for convenience reasons and establish a joint tenant with right of survivorship situation without realizing that only that child will be entitled to those assets at the parent's

death. Simply put, you should be aware when you acquire an asset or investment		exactly how it is titled.
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For additional information, see the Law Summary and Information and Preview links in the search results for this form. A Definitions section is also linked on the Information and Preview page.

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Your Will starts on the next page.

LAST WILL AND TESTAMENT OF

		_[1]
BE IT KNOWN THIS DAY	тнат,	
under duress, menace, fraud, or u	[2], of Id of sound and disposing mind and Undue influence of any person, do re ke any Will or Codicil I may have ma	make, declare and publish
	ARTICLE ONE Marriage and Children	
I am single (not married) a	nd have the following adult children:	
Name: Name: Name:	[5] Date of Birth:	[6] [8] [10]
	ARTICLE TWO Debts and Expenses	
funeral expenses. I further direct may be probated, registered and	esentative to pay all costs and exper my Personal Representative to pa allowed against my estate. Howev r the payment of debts, or enlarge u Representative to pay debts.	y all of my just debts that er, this provision shall not
Specific Bequ	ARTICLE THREE ests of Real and/or Personal P	roperty
I will, give and bequeath u Property described below:	unto the persons named below, if h	e or she survives me, the
Name [11]	Address [12] [13] [14]	Relationship [15]
Property: [16]	[14]	
Name [17]	Address [18] [19]	Relationship [21]
Property: [22]	[20]	

Name Address Relationship [23] [24] [27] [25] [26] Property: [28] [LIST OR STATE NO PROPERTY LEFT UNDER THIS ARTICLE] In the event I name a person in this Article and said person predeceases me, the bequest to such person shall lapse and the property shall pass under the other provisions of this Will. In the event that I do not possess or own any property listed above on the date of my death, the bequest of that property shall lapse. ARTICLE FOUR **Homestead or Primary Residence** I will, devise and bequeath all my interest in my homestead or primary residence, if I own a homestead or primary residence on the date of my death that passes through this Will, to my child(ren). [29] If I have and name more than one child, they are to receive the property, equally, per stirpes. **ARTICLE FIVE** All Remaining Property – Residuary Clause I will, devise, bequeath and give all the rest and remainder of my property and estate of every kind and character, including, but not limited to, real and personal property in which I may have an interest at the date of my death and which is not otherwise effectively disposed of, to My Children, [32], If I have and name more than one child, they are to receive the property, equally, per stirpes. **ARTICLE SIX Appointment of Personal Representative, Executor or Executrix** I hereby appoint [35], as Personal Representative of my estate and this Will. In the event my Personal Representative shall predecease me, or, for any reason, shall fail to qualify or cease to act as my Personal Representative, then I hereby [36] to serve as successor Personal Representative appoint of my estate and Will. The term "Personal Representative", as used in this Will, shall be deemed to mean and include "Personal Representative", "Executor" or "Executrix". **ARTICLE SEVEN**

Waiver of Bond, Inventory, Accounting, Reporting and Approval

My Personal Representative and successor Personal Representative shall serve without any bond, and I hereby waive the necessity of preparing or filing any inventory, accounting, appraisal, reporting, approvals or final appraisement of my estate.

Signed by Testator/Testatrix:	
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ARTICLE EIGHT Powers of Personal Representative, Executor and Executrix

I direct that my Personal Representative shall have broad discretion in the administration of my Estate, without the necessity of Court approval. I grant unto my Personal Representative, all powers that are allowed to be exercised by Personal Representatives by the laws of the State of Mississippi and to the extent not prohibited by the laws of Mississippi, the following additional powers:

- 1. To exercise all of the powers, rights and discretions granted by virtue of any "Uniform Trustees' Powers Law," and/or "Probate Code" adopted by the State of Mississippi.
- 2. To compromise claims and to abandon property which, in my Executor's opinion is of little or no value.
- 3. To purchase or otherwise acquire and to retain any and all stocks, bonds, notes or other securities, or shares or interests in investment trusts and common trust funds, or in any other property, real, personal or mixed, as my Personal Representative may deem advisable, whether or not such investments or property be of the character permissible by fiduciaries, without being liable to any person for such retention or investment.
- 4. To settle, adjust, dissolve, windup or continue any partnership or other entity in which I may own a partnership or equity interest at the time of my death, subject, however, to the terms of any partnership or other agreement to which I am a party at the time of my death. I authorize my Personal Representative to continue in any partnership or other entity for such periods and upon such terms as they shall determine. My Personal Representative shall not be disqualified by reason of being a partner, equity owner or title holder in such firm from participating on behalf of my estate in any dealings herein authorized to be carried on between my Personal Representative and the partners or equity owners of any such partnership or other entity.
- 5. To lease, sell, or offer on a lease purchase, any real or personal property for such time and upon such terms and conditions in such manner as may be deemed advisable by my Personal Representative, all without court approval.
- 6. To sell, exchange, assign, transfer and convey any security or property, real or personal, held in my estate, or in any trust, at public or private sale, at such time and price and upon such terms and conditions (including credit) as my Personal Representative may deem advisable and for the best interest of my estate, or any trust. I hereby waive any requirement of issuing summons, giving notice of any hearing, conducting or holding any such hearing, filing bond or other security, or in any way obtaining court authority or approval for any such sale, exchange, assignment, transfer or conveyance of any real or personal property.
- 7. To pay all necessary expenses of administering the estate and any trust including taxes, trustees' fees, fees for the services of accountants, agents and attorneys, and to reimburse said parties for expenses incurred on behalf of the estate or any trust hereunder.
- 8. Unless otherwise specifically provided, to make distributions (including the satisfaction of any pecuniary bequest) in cash or in specific property, real or personal, or in an undivided interest therein, or partly in cash and partly in other property, and to do so with or without regard to the income tax basis of specific property allocated to any beneficiary and

without making pro rata distributions of specific assets.

- 9. To determine what is principal and what is income with respect to all receipts and disbursements; to establish and maintain reserves for depreciation, depletion, obsolescence, taxes, insurance premiums, and any other purpose deemed necessary and proper by them and to partite and to distribute property of the estate or trust in kind or in undivided interests, and to determine the value of such property.
- 10. To participate in any plan of reorganization, consolidation, dissolution, redemption, or similar proceedings involving assets comprising my estate or any trust created hereunder, and to deposit or withdraw securities under any such proceedings.
- 11. To perform such acts, to participate in such proceedings and to exercise such other rights and privileges in respect to any property, as if she or he were the absolute owner thereof, and in connection therewith to enter into and execute any and all agreements binding my estate and any trust created hereunder.
- 12. To compromise, settle or adjust any claim or demand by or against my estate, or any trust, to litigate any such claims, including, without limitation, any claims relating to estate or income taxes, or agree to rescind or modify any contract or agreement.
- 13. To borrow money from such source or sources and upon such terms and conditions as my Personal Representative shall determine, and to give such security therefore as my Personal Representative may determine.

All authorities and powers hereinabove granted unto my Personal Representative shall be exercised from time to time in her or his sole and absolute discretion and without prior authority or approval of any Court, and I intend that such powers be construed in the broadest possible extent.

ARTICLE NINE Construction Intentions

It is my intent that this Will be interpreted according to the following provisions:

- 1. The masculine gender shall be deemed to include the feminine as well as the neuter, and vice versa, as to each of them; the singular shall be deemed to include the plural, and vice versa.
- 2. The term "testator" as used herein is deemed to include me as Testator or Testatrix.
- 3. This Will is not a result of a contract between myself and any beneficiary, fiduciary or third party and I may revoke this Will at any time.
- 4. If any part of this Will shall be declared invalid, illegal, or inoperative for any reason, it is my expressed intent that the remaining parts shall be effective and fully operative and it is my intent that any Court so interpreting same construct this Will and any provision in favor of survival.

ARTICLE TEN Misc. Provisions

I direct that this Will and the construction thereof shall be governed by the Laws of the State of Mississippi.

(I have placed my initials next to the provisions below that I desire to adopt. Unmarked provisions are not adopted by me and are not a part of this Will)

	If any person named herein is indefindebtedness be evidenced by a vaperson's portion of my estate shall Signed if Selected:	alid Promissory Note be diminished by the	payable to me, then so e amount of such debt.	uch
	Any and all debts of my estate shadebts on any real property left here such real property and not paid by Signed if Selected:	ein shall be assume my Personal Repres	d by the person to rece sentative.	-
	I desire to be buried in the[38] County, Signed if Selected:		[37] cemetery [39]. 	/ ir
	I direct that my remains be cre according to the wishes of my Exec		e ashes be disposed	of
I,	lit at my request on this the _	[40], having and	signed this Will in	the
who attested			, 20 (address), decl	
this to be my	Last Will and Testament.		(audi 033), ueu	uic
			[41]	
		Testator/Testatrix		

The above and foregoing Will of	[42] was declared
by [43] in	our view and presence to be his/her Will and was
signed and subscribed by the said	[44] in our view and
·	and in the view and presence of in the view and presence of each other, we, the
	the due execution of the Will of
[46] on thi	s the day of , 20 .
Witness Signature	Mita and Cinnatura
Print Name: Address:	Witness Signature Print Name: Address:

STATE OF MISSISSIPPI COUNTY OF
PERSONALLY appeared before me, the undersigned authority in and for the county and state aforesaid, who, being by me first duly sworn, makes oath to the following:
1. The undersigned, was a subscribing witness to that certain instrument of writing dated which is the true and original Last Will and Testament of\.
2. That said\ signed, published and declared said instrument as his or her Last Will and Testament on the day of, 20, the date of said instrument, in the presence of two (2) subscribing witnesses,\ and\.
3. The said\ was then and there of sound and disposing mind, memory and understanding and was over eighteen (18) years of age.
4. Affiant, a competent adult, subscribed and attested said instrument as a witness to the signature, publication and declaration thereof by the said at the special instance and request of the said in his or her presence and in the presence of and\.
Witness
Address
SWORN TO AND SUBSCRIBED before me, this the day of, 20
NOTARY PUBLIC MY COMMISSION EXPIRES:

STATE OF MISSISSIPPI COUNTY OF
PERSONALLY appeared before me, the undersigned authority in and for the county and state aforesaid, who, being by me first duly sworn, makes oath to the following:
1. The undersigned, was a subscribing witness to that certain instrument of writing dated which is the true and original Last Will and Testament of\.
2. That said\ signed, published and declared said instrument as his or her Last Will and Testament on the day of, 20, the date of said instrument, in the presence of two (2) subscribing witnesses,\ and\.
3. The said\ was then and there of sound and disposing mind, memory and understanding and was over eighteen (18) years of age.
4. Affiant,
Witness Address
SWORN TO AND SUBSCRIBED before me, this the day of, 20
NOTARY PUBLIC MY COMMISSION EXPIRES: