

## NEW YORK WILL INSTRUCTIONS

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.

### 2. Article / Field Completion Instructions

Field [1] - Your name.  
Field [2] - Your name  
Field [3] - Your County of Residence.

#### **Article One**

Field [4] - Type the name of person you reside with.  
Field [5] & [6]- Type the name and birth date of your 1<sup>st</sup> adult child.  
Field [7] & [8]- Type the name and birth date of your 2<sup>nd</sup> adult child.  
Field [9] & {10}- Type the name and birth date of your 3<sup>rd</sup> adult child.

You may delete the fields not used. So, if you only have one adult child, delete the other fields.

#### **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.  
Field [24] - Type street address.  
Field [25] - Additional Address line.  
Field [26] - City, State, Zip.

- Field [27] - Relationship.
- 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. If you leave it to anyone other than your children, check the box in front of field 29, and then type the name of the person to receive in field 29. To make the checkbox work, double click on top of it and select checked.

- Field [29] - Type name of person to receive homestead, if other than children.
- Field [30] - Type name(s) of children if you select this option.

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. If you leave it to anyone other than your children, check the box in front of field 31 and then type the name of the person to receive in field 31. To make the checkbox work, double-click on top of it and select checked.

- Field [31] - Type name of person to receive all other property, if other than your children.
- Field [32] - Type name(s) of children if children are to receive the rest and remainder of your property.

#### **Article Six**

This article is necessary if you named someone other than your children in Article 4 or 5, and should be completed regardless in order to avoid confusion. If you named a person other than your children in Articles 4 or 5, this article says that if that person predeceases you, your property will instead go to your children.

- Field [33] - Type name(s) of children.

#### **Article Seven**

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

## Article Eleven

All parts of Article 11 are optional. Complete as desired. Be sure to write your initials for any of these items you desire to apply.

- Field [36] - Type name of Cemetery.
- Field [37] - Type County.
- Field [38] - Type State.

## Ending and Signature

- Field [39] - Your name, followed by witness names, date, and address of the act of signing.
- Field [40] - Your name.
- Field [41] - Your name.
- Field [42] - Your name.
- Field [43] - Your name.
- Field [44] - 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.

The self-proving affidavit is optional but recommended. It 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 present 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.

For additional information, see the Law Summary and Information and Preview links in the search results for this form. A Definitions section is linked on the Information and Preview page.

**LAST WILL AND TESTAMENT OF**

\_\_\_\_\_ [1] \_\_\_\_\_

**BE IT KNOWN THIS DAY THAT,**

I, \_\_\_\_\_ [2] \_\_\_\_\_, of \_\_\_\_\_ [3] \_\_\_\_\_ County, New York, being of legal age and of sound and disposing mind and memory, and not acting under duress, menace, fraud, or undue influence of any person, do make, declare and publish this to be my Will and hereby revoke any Will or Codicil I may have made.

**ARTICLE ONE  
Marriage and Children**

I am not married. I reside with \_\_\_\_\_ [4] \_\_\_\_\_. I am a parent of the following adult children:

Name	Date of Birth
_____ [5] _____	_____ [6] _____
_____ [7] _____	_____ [8] _____
_____ [9] _____	_____ [10] _____

**ARTICLE TWO  
Debts and Expenses**

I direct my Personal Representative to pay all costs and expenses of my last illness and funeral expenses. I further direct my Personal Representative to pay all of my just debts that may be probated, registered, and allowed against my estate. However, this provision shall not extend the statute of limitations for the payment of debts, or enlarge upon my legal obligation or any statutory duty of my Personal Representative to pay debts.

**ARTICLE THREE  
Specific Bequests of Real and/or Personal Property**

I will, give and bequeath unto the persons named below, if he or she survives me, the Property described below:

Name	Address	Relationship
[11]	[12] [13] [14]	[15]
Property: [16]		

Name	Address	Relationship

Signed by Testator/Testatrix: \_\_\_\_\_

[17]

[18]  
[19]  
[20]

[21]

Property: [22]

Name  
[23]

Address  
[24]  
[25]  
[26]

Relationship  
[27]

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:

*(select and complete only one)*

\_\_\_\_\_ [29] \_\_\_\_\_

OR

\_\_\_\_\_ [30] \_\_\_\_\_, my children, equally, per stirpes.

If the person or persons, does not survive me, then my homestead or primary residence shall pass under the residuary clause of this Will.

**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:

*(select and complete only one)*

\_\_\_\_\_ [31] \_\_\_\_\_

OR

\_\_\_\_\_ [32] \_\_\_\_\_, my children, equally, per stirpes.

**ARTICLE SIX  
Contingent - All Remaining Property – Residuary Clause**

In the event that I name a person other than my children in Article Five and that person shall predecease me, 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:

\_\_\_\_\_ [33] \_\_\_\_\_.

If I have more than one child, I leave my property to them, equally, per stirpes.

**ARTICLE SEVEN**  
**Appointment of Personal Representative, Executor or Executrix**

I hereby appoint \_\_\_\_\_ [34] \_\_\_\_\_, 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 appoint \_\_\_\_\_ [35] \_\_\_\_\_ to serve as successor Personal Representative 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 EIGHT**  
**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.

**ARTICLE NINE**  
**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 New York and to the extent not prohibited by the laws of New York, 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 New York.
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, sale, 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 TEN 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 ELEVEN Misc. Provisions**

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

**(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 indebted to me at the time of my death and such indebtedness be evidenced by a valid Promissory Note payable to me, then such person's portion of my estate shall be diminished by the amount of such debt.

\_\_\_\_\_ Any and all debts of my estate shall first be paid from my residuary estate. Any debts on any real property left herein shall be assumed by the person to receive such real property and not paid by my Personal Representative.

\_\_\_\_\_ I desire to be buried in the \_\_\_\_\_ [36] \_\_\_\_\_ cemetery in \_\_\_\_\_ [37] \_\_\_\_\_ County, \_\_\_\_\_ [38] \_\_\_\_\_.

\_\_\_\_\_ I direct that my remains be cremated and that the ashes be disposed of according to the wishes of my Executor.

I, \_\_\_\_\_ [39] \_\_\_\_\_, having signed this Will in the presence of \_\_\_\_\_ and \_\_\_\_\_ who attested it at my request on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at \_\_\_\_\_ (address), declare this to be my Last Will and Testament.

\_\_\_\_\_  
Testator/Testatrix

The above and foregoing Will of \_\_\_\_\_ [40] \_\_\_\_\_ (name of testator/testatrix) was declared by \_\_\_\_\_ [41] \_\_\_\_\_ (name of testator/testatrix) in our view and presence to be his/her Will and was signed and subscribed by the said \_\_\_\_\_ [42] \_\_\_\_\_ (name of testator/testatrix) in our view and presence and at his/her request and in the view and presence of \_\_\_\_\_ [43] \_\_\_\_\_ (name of testator/testatrix) and in the view and presence of each other, we, the undersigned, witnessed and attested the due execution of the Will of \_\_\_\_\_ [44] \_\_\_\_\_ (name of testator/testatrix) on this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Witness Signature

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
Telephone No. \_\_\_\_\_

\_\_\_\_\_  
Telephone No. \_\_\_\_\_

Signed by Testator/Testatrix: \_\_\_\_\_

ATTESTING WITNESSES SHOULD READ CAREFULLY BEFORE SIGNING THIS  
AFFIDAVIT -- NOTARY SHOULD NOT BE A PARTY OR WITNESS

STATE OF NEW YORK  
COUNTY OF \_\_\_\_\_

Each of the undersigned, individually and severally being duly sworn, deposes and says:

The within Will was subscribed in our presence and sight at the end thereof by \_\_\_\_\_, the within-named Testator/Testatrix, on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_[address].

Said Testator/Testatrix at the time of making such subscription declared the instrument so subscribed to be his/her Last Will and Testament.

Each of the undersigned thereupon signed his or her name as a witness at the end of said Will at the request of said Testator/Testatrix and in his/her presence and sight and in the presence and sight of each other.

Said Testator/Testatrix was, at the time of so executing said Will, over the age of 18 years and, in the respective opinions of the undersigned, of sound mind, memory and understanding and not under any restraint or in any respect incompetent to make a will.

The Testator/Testatrix, in the respective opinions of the undersigned, could read, write and converse in the English language and was suffering from no defect of sight, hearing or speech or from any other physical or mental impairment which would affect his/her capacity to make a valid will. The Will was executed as a single, original instrument and was not executed in counterparts. Each of the undersigned was acquainted with said Testator/Testatrix at said time and makes this affidavit at his/her request. The within Will was shown to the undersigned at the time affidavit was made, and was examined by each of them as to the signature of said Testator/Testatrix and of the undersigned.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

Severally sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

\_\_\_\_\_

**LAST WILL AND TESTAMENT OF**

\_\_\_\_\_ [1] \_\_\_\_\_

**BE IT KNOWN THIS DAY THAT,**

I, \_\_\_\_\_ [2] \_\_\_\_\_, of \_\_\_\_\_ [3] \_\_\_\_\_ County, New York, being of legal age and of sound and disposing mind and memory, and not acting under duress, menace, fraud, or undue influence of any person, do make, declare and publish this to be my Will and hereby revoke any Will or Codicil I may have made.

**ARTICLE ONE  
Marriage and Children**

I am not married. I reside with \_\_\_\_\_ [4] \_\_\_\_\_. I am a parent of the following adult children:

Name	Date of Birth
_____ [5] _____	_____ [6] _____
_____ [7] _____	_____ [8] _____
_____ [9] _____	_____ [10] _____

**ARTICLE TWO  
Debts and Expenses**

I direct my Personal Representative to pay all costs and expenses of my last illness and funeral expenses. I further direct my Personal Representative to pay all of my just debts that may be probated, registered, and allowed against my estate. However, this provision shall not extend the statute of limitations for the payment of debts, or enlarge upon my legal obligation or any statutory duty of my Personal Representative to pay debts.

**ARTICLE THREE  
Specific Bequests of Real and/or Personal Property**

I will, give and bequeath unto the persons named below, if he or she survives me, the Property described below:

Name	Address	Relationship
[11]	[12] [13] [14]	[15]
Property: [16]		

Name	Address	Relationship
------	---------	--------------

Signed by Testator/Testatrix: \_\_\_\_\_

[17]

[18]  
[19]  
[20]

[21]

Property: [22]

Name  
[23]

Address  
[24]  
[25]  
[26]

Relationship  
[27]

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:

*(select and complete only one)*

\_\_\_\_\_ [29] \_\_\_\_\_

OR

\_\_\_\_\_ [30] \_\_\_\_\_, my children, equally, per stirpes.

If the person or persons, does not survive me, then my homestead or primary residence shall pass under the residuary clause of this Will.

**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:

*(select and complete only one)*

\_\_\_\_\_ [31] \_\_\_\_\_

OR

\_\_\_\_\_ [32] \_\_\_\_\_, my children, equally, per stirpes.

**ARTICLE SIX  
Contingent - All Remaining Property – Residuary Clause**

In the event that I name a person other than my children in Article Five and that person shall predecease me, 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:

\_\_\_\_\_ [33] \_\_\_\_\_.

If I have more than one child, I leave my property to them, equally, per stirpes.

#### **ARTICLE SEVEN**

##### **Appointment of Personal Representative, Executor or Executrix**

I hereby appoint \_\_\_\_\_ [34] \_\_\_\_\_, 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 appoint \_\_\_\_\_ [35] \_\_\_\_\_ to serve as successor Personal Representative 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 EIGHT**

##### **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.

#### **ARTICLE NINE**

##### **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 New York and to the extent not prohibited by the laws of New York, 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 New York.
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.

6. To lease, sale, 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 TEN Construction Intentions**

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

5. 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.

6. The term "testator" as used herein is deemed to include me as Testator or Testatrix.

7. 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.

8. 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 ELEVEN Misc. Provisions**

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

**(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 indebted to me at the time of my death and such indebtedness be evidenced by a valid Promissory Note payable to me, then such person's portion of my estate shall be diminished by the amount of such debt.

\_\_\_\_\_ Any and all debts of my estate shall first be paid from my residuary estate. Any debts on any real property left herein shall be assumed by the person to receive such real property and not paid by my Personal Representative.

\_\_\_\_\_ I desire to be buried in the \_\_\_\_\_ [36] \_\_\_\_\_ cemetery in \_\_\_\_\_ [37] \_\_\_\_\_ County, \_\_\_\_\_ [38] \_\_\_\_\_.

\_\_\_\_\_ I direct that my remains be cremated and that the ashes be disposed of according to the wishes of my Executor.

I, \_\_\_\_\_ [39] \_\_\_\_\_, having signed this Will in the presence of \_\_\_\_\_ and \_\_\_\_\_ who attested it at my request on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at \_\_\_\_\_ (address), declare this to be my Last Will and Testament.

\_\_\_\_\_  
Testator/Testatrix

The above and foregoing Will of \_\_\_\_\_ [40] \_\_\_\_\_ (name of testator/testatrix) was declared by \_\_\_\_\_ [41] \_\_\_\_\_ (name of testator/testatrix) in our view and presence to be his/her Will and was signed and subscribed by the said \_\_\_\_\_ [42] \_\_\_\_\_ (name of testator/testatrix) in our view and presence and at his/her request and in the view and presence of \_\_\_\_\_ [43] \_\_\_\_\_ (name of testator/testatrix) and in the view and presence of each other, we, the undersigned, witnessed and attested the due execution of the Will of \_\_\_\_\_ [44] \_\_\_\_\_ (name of testator/testatrix) on this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Witness Signature

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
Telephone No. \_\_\_\_\_

\_\_\_\_\_  
Telephone No. \_\_\_\_\_

Signed by Testator/Testatrix: \_\_\_\_\_

ATTESTING WITNESSES SHOULD READ CAREFULLY BEFORE SIGNING THIS  
AFFIDAVIT -- NOTARY SHOULD NOT BE A PARTY OR WITNESS

STATE OF NEW YORK  
COUNTY OF \_\_\_\_\_

Each of the undersigned, individually and severally being duly sworn, deposes and says:

The within Will was subscribed in our presence and sight at the end thereof by \_\_\_\_\_, the within-named Testator/Testatrix, on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_[address].

Said Testator/Testatrix at the time of making such subscription declared the instrument so subscribed to be his/her Last Will and Testament.

Each of the undersigned thereupon signed his or her name as a witness at the end of said Will at the request of said Testator/Testatrix and in his/her presence and sight and in the presence and sight of each other.

Said Testator/Testatrix was, at the time of so executing said Will, over the age of 18 years and, in the respective opinions of the undersigned, of sound mind, memory and understanding and not under any restraint or in any respect incompetent to make a will.

The Testator/Testatrix, in the respective opinions of the undersigned, could read, write and converse in the English language and was suffering from no defect of sight, hearing or speech or from any other physical or mental impairment which would affect his/her capacity to make a valid will. The Will was executed as a single, original instrument and was not executed in counterparts. Each of the undersigned was acquainted with said Testator/Testatrix at said time and makes this affidavit at his/her request. The within Will was shown to the undersigned at the time affidavit was made, and was examined by each of them as to the signature of said Testator/Testatrix and of the undersigned.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

Severally sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:

\_\_\_\_\_