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LAST WILL AND TESTAMEN

OF

RUTH DEWEY

I, RUTH DEWEY, being of legal age and being of sound and disposing mind and memory, and not acting under duress, menace, fraud, nor the undue influence of any person whomsoever, do hereby revoke any and all Wills and Codicils to Wills heretofore made by me, and further, I do hereby make, publish and declare this to be my Last Will and Testament in the manner following:

FIRST: (a) I declare that I am a resident of the City and County of San Francisco, State of California.

(b) I declare that I am a single woman. I have one child, ELIZABETH J. RUSSELL. I have no other children now living and there are no children of mine now deceased leaving issue now surviving.

SECOND: The term "my Executor" as used in this Will shall include any personal representative of my estate without distinction as to number or gender.

THIRD: (a) I direct my Executor to pay all my legal debts and expenses of last illness, funeral and burial as soon after my demise as can be lawfully and conveniently done.

(b) These directions shall not apply to any debts and/or obligations secured by real or personal property



and unless otherwise herein specified, any such property is devised subject to all outstanding taxes, assessments, liens, and/or encumbrances.

FOURTH: I give and devise all of my property and estate, real, personal and mixed, of every kind and character, wheresoever situate and however held, of which I may die seized or possessed, or in which I may have an interest or right of testamentary disposition or power of appointment at the time of my death, to my daughter, ELIZABETH J. RUSSELL, but if she shall have predeceased me, then to her then surviving lawful issue by right of representation.

FIFTH: (a) I nominate my daughter, ELIZABETH J. RUSSELL, the Executor of this Will, but if she should predecease me or for any reason be unable or decline to act as such, then I nominate my cousin, CAROL NIEUWIRTH, the Executor of this Will.

(b) The aforementioned Executor of my Will shall serve without bond being required.

(c) I authorize my Executor to sell, at either public or private sale, encumber or lease any property belonging to my estate, either with or without notice, subject to such confirmation as may be required by law, or to hold and manage any such property as may be necessary in the discretion of said Executor for the best interests of my said



estate.

SIXTH: I have purposely made no provision for any other person or relative, whether claiming to be an heir of mine or not, and if any person or relative whether claiming to be an heir of mine or not, shall contest this Will or object to any provisions thereof, I give to such person or relative so contesting or objecting the sum of ONE (\$1.00) DOLLAR and no more in lieu of the provision which I have made or which I might have made for such person or relative so contesting or objecting.

IN WITNESS WHEREOF, I have hereunto subscribed my name this 19th day of July, 1988.

Ruth Dewey

Witnesses:

Janis Lamb and Ray G. Moran



ATTESTATION DECLARATION

ON this date, the named testatrix, RUTH DEWEY, signed and declared the foregoing document to be her Last Will and Testament, in the presence of us, who at her request and in her presence, and in the presence of each other, have subscribed our names as witnesses thereto. Each of us observed the signing of this Will by the Testatrix and by each other subscribing witness and knows that each signature is the true signature of the person whose name was signed.

Each of us is now more than 18 years of age and a competent witness and resides at the address set forth after his name.

We are acquainted with the Testatrix. At this time, she is over the age of 18 years, and to the best of our knowledge is of sound mind and is not acting under duress, menace, fraud, misrepresentation, or undue influence.

We declare under penalty of perjury that the foregoing is true and correct.

Executed on JULY 19TH, 1988, at San Francisco, CA.

Myra L. [Signature] Residing at 2000 CRYSTAL SPRINGS RD #22-53
SAN BRUNO, CALIFORNIA

Joseph J. Moran Residing at 4680 Celia Court
Fremont, California