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LAST WILL AND TESTAMENT OF HENRY O. CLARK, JR.

I, HENRY O. CLARK, JR., presently residing at 18485 Oakfield, Detroit, Michigan, being of sound mind and disposing memory, do hereby make, publish, and declare this to be my Last Will and Testament, hereby expressly revoking any and all Wills and Codicils heretofore made by me.

ARTICLE I FAMILY

My Spouse is BARBARA A. LEWIS-CLARK. Any reference to my Spouse refers to her. My adopted child is CHANDRA CLARK-YOUNG.

In addition, I deliberately make no provision in my Will for KALLENE CLARK-RUTHERFORD and KALLENE CLARK-RUTHERFORD's descendants, for reasons personal to me, with the exception of Article VII. Any reference in this document, other than in Article VII, to "heirs at law" or "descendants" does not refer to these people.

ARTICLE II CLAIMS AND TAXES

I direct my Personal Representative to pay out of my residuary estate the following:

- Section 1. The expenses of my last illness, administration expenses, all legally enforceable creditor claims.
- Section 2. All Federal estate taxes, state inheritance taxes and all other governmental charges imposed by reason of my death, without seeking reimbursement from or charging any person for any part of the taxes and charges paid.
- Section 3. If necessary, reasonable funeral expenses, including the cost, if any, of a suitable marker for my grave, without the necessity of an order of court approving such expense.

ARTICLE III PERSONAL REPRESENTATIVE

I appoint my Spouse as my Personal Representative. If my Spouse is unwilling or unable to act, then I name CHANDRA CLARK-YOUNG to act as my Personal Representative. To the extent permitted by law, the Personal Representative shall serve without bond.