

**THE LAST WILL AND TESTAMENT
of
STEVEN GEORGE BLOWER**

**Osborns
Solicitors
19 Wynnstay Road
Colwyn Bay
LL29 8NB
35628/OS**

THIS WILL is made by me **STEVEN GEORGE BLOWER** of 64 Broad Oak Way
Hatherley Cheltenham GL51 3LG

1.1 I REVOKE all earlier testamentary dispositions

1.2 AT THE TIME of making this Will I expect to be married to my Partner **DAWN ELAINE BLOWER** and intend that this my Will shall not be revoked by my marriage to the said **DAWN ELAINE BLOWER**

2. I WISH to be cremated

3.1 I APPOINT as my Executrix and Trustee ('my Trustees') my Partner **DAWN ELAINE BLOWER** ('my Partner') if she shall survive me by thirty days but if that appointment fails then **I APPOINT** to be my Executor and Trustee my Brother **MARK JOHN BLOWER** of 161 Broad Oak Way Hatherley Cheltenham GL51 5LN

3.2 IN this Will and any Codicil to it the expression 'my Trustees' means my personal representatives for the time being of this my Will and any trusts arising under it

4. I APPOINT my Partner **DAWN ELAINE BLOWER** to be the testamentary guardian of my minor children but if that appointment fails then **I APPOINT** my said Brother **MARK JOHN BLOWER AND SANDRA ELSBY** of 161 Broad Oak Way Hatherley jointly

5. MY Trustees shall hold my estate on trust to retain or sell it and:

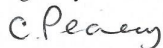
- (a) To pay my debts and executorship and funeral expenses
- (b) To pay inheritance tax in respect of property passing under this Will except insofar as such tax is expressly otherwise provided for by this Will or by any Codicil hereto
- (c) To pay any inheritance tax or additional inheritance tax which becomes payable because of my death in respect of any transfer made by me in my lifetime in exoneration of the recipient of any such transfer and any other person who may be liable in respect thereof
- (d) To pay any inheritance tax payable because of my death in respect of property in which I hold a beneficial interest as joint tenant
- (e) To pay the legacies given by this my Will or any Codicil hereto

6. MY Trustees shall stand possessed of the residue of my said property and the investments for the time being representing the same and of such part of my Estate as shall for the time being remain unsold or unconverted all of which are herein referred to as 'my Residuary Estate' **UPON TRUST** to pay or transfer my Residuary Estate to my Partner **DAWN ELAINE BLOWER** if she survives me by thirty days **BUT** if this gift fails to pay my Residuary Estate to my Daughter **ZOE LOUISE BLOWER** but if she dies before me leaving a child or children then that child or those children shall take equally the share which their parent would have taken if she had survived me

SIGNED by the Testator (Testatrix):



Signed by Witness:



Signed by Witness:



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7. MY Trustees shall have the following powers:

7.1 To allow any beneficiary who is a minor to have the use of any personal chattels to which he is or may be entitled

7.2 To pay any money to which a beneficiary who is under eighteen is entitled to his parent or guardian for his benefit whereupon my Trustees shall cease to be responsible for what happens to the money

7.3 To invest as freely as if they were beneficially entitled and this power includes the right:

(a) To invest in unsecured interest-free loans to any beneficiary;

(b) To invest in other non-income producing assets including policies of life assurance (with power to pay premiums out of income or capital);

(c) To invest in property for the occupation of any beneficiary;

(d) To hold investments in the name of such person or body as they think fit.

7.4 To insure any asset of my estate on such terms as they think fit and:

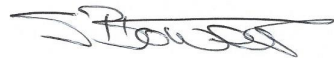
(a) To pay premiums out of income or capital;

(b) To use any insurance money received to restore the asset or if this is not possible to apply it as if it were the proceeds of its sale.

8. SECTIONS 31 and 32 of the Trustee Act 1925 shall apply to any trusts created by this Will or any codicil to it as if in Section 31 the words 'may in all the circumstances be reasonable' were replaced by 'the Trustees may think fit' and the proviso at the end of sub-section (1) were omitted and in Section 32 the words 'one half of' were omitted

9. THAT in addition to all other powers conferred by law and by this Will my Trustees may at any time and from time to time raise the whole or any part of the vested contingent expectant or presumptive share or shares of any beneficiary hereunder and pay the same to or use the same for the advancement maintenance or education or otherwise howsoever for the benefit of such beneficiary

SIGNED by the Testator (Testatrix):



Signed by Witness:



Signed by Witness:



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10. **ANY** of my Trustees who is engaged in a profession or business may charge fees for work done by him or his firm (whether or not the work is of a professional nature) on the same basis as if he were not one of my trustees but employed to carry out work on their behalf

11. **WHERE** money is payable to any institution charity or charitable body the receipt of a person who appears to be the duly authorised officer shall be a discharge to my Trustees

12. **ALL** income received after my death shall be treated as income of my estate regardless of the period to which it relates and the statutory rules concerning apportionment and the rules in *Howe-v-Dartmouth* and *Allhusen-v-Whitel* shall not be applied

13. **FOR** the purpose of ascertaining entitlement under this Will or any codicil to it any beneficiary who does not survive me by thirty days shall be treated as having died before me

14. **GIFTS** made by this Will other than those of my Residuary Estate shall not carry income or bear interest until the expiration of one year from my death and until then my Trustees may in their discretion:

- (a) accumulate the income and add it to the capital of my Residuary Estate;
- (b) apply it in accordance with their statutory or other powers;
- (c) pay it to the beneficiary of the asset from which the income arises.

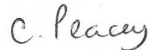
15. **ANY** of my Trustees may exercise or concur in exercising all powers and discretions given to them by this Will or any Codicil hereto or by law notwithstanding that they or any of them have a direct or other personal interest in the mode or result of exercising such power or discretion

16. **THE** statutory power of appropriation shall be exercisable by my Trustees without any of the consents thereby required

SIGNED by the Testator (Testatrix):



Signed by Witness:



Signed by Witness:



17. NONE of my Trustees shall be liable for any loss or damage to the capital or income of my Estate or of any trust property which arises through the exercise in good faith of any power given by this Will or any Codicil to it or by the general law and none who acts gratuitously shall be liable for any such loss or damage unless it arises through an act or omission of his own which amounts to conscious wrongdoing

AS WITNESS my hand this 29th day of October, (month) 2006 (year)

SIGNED by the Testator (Testatrix):



Signed by the Testator (Testatrix) in our presence AND ATTESTED BY US in the presence of the Testator (Testatrix) and of each other:

Signature of Witness:



Name of Witness:

CHRISTINA PEACEY

Address:

27 THOMPSON DRIVE
LECKHAMPTON, CHELTENHAM, GLOS. GL53 0PJ

Occupation:

Housewife

Signature of Witness:



Name of Witness:

KEITH PHILLIP PEACEY

Address:

27 THOMPSON DRIVE
LECKHAMPTON
CHELTENHAM GLOS

Occupation:

civil supplier officer - GLOS. CONST. AUTH.

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