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LAST WILL AND TESTAMENT OF SUMANTRAI D. ACHARYA

I, SUMANTRAI D. ACHARYA, of Wood Dale, Illinois, being of sound and disposing mind and memory, do make, publish and declare this to be my Last Will and Testament, hereby revoking and annulling any and all prior Wills and Codicils by me made.

ARTICLE I

Personal Effects

I give and bequeath all of my automobiles, household furniture and furnishings books, pictures, jewelry, watches, wearing apparel and all other articles of household or personal use or ornament which I own at the dece of my death, together with all insurance policies which are in force at the date of my death insuring any of the herein bequeathed experty against any loss or liability, to my beloved wife, USHAS. ACHARYA (hereinafter referred to as "my wife"), if she shall survive me for thirty (30) days; but if she shall not so survive me, then to my children who shall survive me for thirty (30) days, to be divided among them by my Executor as fairly as possible having due regard for their personal preferences. There shall be no adjustment among my then living children in the event any said child shall receive under this provision.

If my wife shall not so survive me, and if any said child shall be a minor on the date of such division, any guardian of, or any person in loco parentis to, said child shall represent said child for all purposes under this Article, and the receipt of said person for the assets distributable to said child shall be a full and complete acquittance of my Executor.

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ARTICLE II Residuary Estate

Section 1. Pour-Over to Revocable Trust. I give, devise and bequeath all the rest, residue and remainder of my estate, of whatever kind and character, whether real, personal or mixed, and wheresoever located, of which I shall be seized or possessed or to which I shall be entitled in any way at the date of my death, excluding any property over which I may have a power of appointment (it being my intention not to exercise any such power) but including any lapsed bequest hereunder, sli of which is hereinafter referred to as my "residuary estate", to the Trustee under the Declaration of Trust heretofore executed by and between myself, as Grantor and as Trustee, which created the Sumantrai P. Acharya Revocable Trust, to be added to and become a part of the trust estate of such trust, and to be held, administered and distributed pursuant to the provisions of such Declaration of Trust as it shall have been last amended prior to my death.

Section 2. Incorporation by Reference. If the gift, devise and bequest to the Trustee under the Declaration of Trust which established the Sumantrai D. Acharya Revocable Trust (hereinabove described) shall fail or shall be legally ineffective for any reason, my residuary estate shall be distributed pursuant to the terms and provisions of such Declaration of Trust, which terms and provisions I hereby specifically incorporate by this reference as a part of this my Last Will and Testament.

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ARTICLE III

Executor

Section 1. Appointment of Executor. I hereby nominate and appoint my wife as Executor (herein referred to as my "Executor") of this my Last Will.

In the event of the death, resignation, refusal, failure or inability of my wife to act as Executor, then the following, one at a time and in the order named, shall act as successor Executor:

- (a) YOGESH PATEL, of Newark, Delaware;
- (b) my brother, PANKAJ S. ACHARYA; and
- (c) WEST SUBURBAN BANK, Lombard, Illinois.

If the appointment of an Executor of my estate is necessary or desirable in any jurisdiction in which no Executor named herein is able and willing to act, I appoint as my Executor in that jurisdiction such person or qualified corporation as my Executor named herein shall designate in writing. The Executor as to that jurisdiction shall exercise the powers granted to my Executor by this Will without authorization by any court.

Section 2. Meaning of Executor. Wherever reference is made herein to my "Executor", such reference shall be deemed to include any and all successor Executors at any time qualified to act and acting as Executor of this my Last Will and Testament and shall also include any Administrator with the Will Annexed for the time being in office, and each such successor Executor and Administrator with the Will Annexed, immediately upon qualification as such, shall be vested with all of the powers, rights and duties as if originally named as Executor hereof.

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Section 3. Administrative Expenses and Taxes. Pursuant to the Revocable Trust referred to in Article II, I have directed the payment of funeral expenses, costs of administration of my estate and taxes assessed by reason of my death. I hereby confirm this direction; provided, however, to the extent my probate estate shall consist of any United States Treasury Bonds which are acceptable upon redemption in payment of my Federal estate taxes, my Executor shall use such Bonds to pay such taxes.

Section 4. Exculpatory Clause. My Executor shall not be liable for any loss to my estate occasioned by acts in good faith in the administration of my estate, or in reliance upon an opinion of counsel, and in any event my Executor shall be liable only for willful wrongdoing, or gross negligence, but not for honest errors of judgment.

Section 5. Executor's Compensation and Expenses. My Executor shall be entitled to receive from my estate a fair and just compensation for services rendered as Executor, and my Executor shall also be reimbursed for all reasonable expenses incurred in the management, protection and distribution of my estate.

Executor's Powers. My Executor shall have all of the Section 6. administrative and investment powers conferred upon the Trustee of the Revocable Trust referred to in Article II (which powers are hereby specifically incorporated herein by this reference), and all other powers conferred by law upon Executors, all of which may be exercised without leave or approval of court. My Executor shall have all rights of disclaimer to which I would be entitled were thiving, and my Executor shall be entitled to exercise such rights without leave or approval of court, regardless of how such disclaimer affects the distribution of the disclaimed property. My Executor shall also have the power to make the election described in Section 2056(b) of the Internal Revenue Code of 1954, as amended, so that all or any part of the property which is allocated to the Marital Deduction Trust created upon my death pursuant to the Revocable Trust referred to in Article II. shall qualify as "qualified terminable interest property" as ---defined in said Section 2056(b). In addition, my Executor shall have

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the power to join with my wife or with her personal representative in a joint Federal and/or State income, declaration of estimated income or gift tax return covering any period of time for which such returns have not been filed by me, and in any manner to otherwise affirm or disaffirm the filing by my wife of a joint Federal and/or State income, declaration of estimated income or gift tax return covering any period of time for which such joint returns may be filed by my wife, and to pay in connection with any such return or returns such taxes, interest and paralties which to my Executor may seem proper, without the necessity of a)locating any portion thereof to my wife. Furthermore, my Executor small have the power to claim any expenses of administration of my estate wither as deductions upon an income tax return or returns or as deductions from my gross estate upon an estate tax return, and to exercise any other elections available under any tax law, in such manne: as in the sole judgment of my Executor will achieve an overall reduction in income and death taxes for the benefit of my estate, and I hereby direct that no adjustment between income and principal or in the amount of any bequest under this my Last Will shall be required or made as a result of any such election.

Section 7. Bond of Executor. I direct that no Executor herein designated shall be required to give any bond, and if notwithstanding this direction, a bond is required by any law, statute or rule of court, I direct that no surety be required thereon.

Section 8. Powers, Rights and Duties of Successor Executors.

Each successor Executor shall be vested with all of the powers, rights and duties as if originally named as Executor hereof.

ARTICLE IV

Simultaneous Deaths

If my wife and I shall die under such circumstances that there is no sufficient evidence that we died otherwise than simultaneously, my estate shall be disposed of and this my Last Will shall be read as though my wife had survived me.

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ARTICLE V Guardian for Minor Children

section 1. Designation of Initial Guardian. I hereby designate my wife as guardian of the person and of the estate of my children during their respective minorities.

section 2. Designation of Successor Guardians. If my wife shall predecease me or shall fail to qualify, or if having qualified, shall die without having made a designation of her successor as guardian of the person and of the estate of my minor children, or if my wife shall resign, cease to serve or become incapacitated before all said children shall attain their respective majorities, I hereby designate the following persons, in the order named, as successor guardians of the person and of the estate of said children during their respective minorities:

- (a) DIVYA K. BHATT, of Chicago, Illinois;
- (b) YOGESH PATEL, of Newark, Delaware; and
- (c) my brother, PANKAJ S. ACLARYA.

If there shall be no individual acting as guardian of the person of my minor children who shall be eligible to act as guardian of the estate of said minor children, then VEST SUBURBAN BANK, Lombard, Illinois, shall act as guardian of the estate of said minor children.

Section 3. Bond. I direct that no guardian of the person or of the estate, herein designated, shall be required to give any bond and, if notwithstanding this direction, any such bond is required by any law, statute or rule of court, I direct that no surety be required thereon.

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ARTICLE VI Construction

Section 1. Pronouns. As used herein, the pronouns "he", "his" and "him" shall include the feminine, neuter and plural thereof, the singular shall include the plural, and the plural shall include the singular, wherever the context and facts require such construction.

<u>fertion 2.</u> <u>Headings.</u> The headings, titles and subtitles herein are inserted for convenience of reference only, and are to be ignored in any construction of the provisions herein.

Section 3. Descendants. As used herein, the term "descendants" shall mean a descendant in the first, second or any other degree of the designated ancestor; for example, a child is a descendant in the first degree of the designated parent, and a grand-child is a descendant in the second degree of the designated grand-parent; provided, however, that adopted children (but only those adopted children who shall not have attained the age of twenty-one (21) years prior to adoption? and the descendants of any said adopted child shall be regarded as uscendants of the adopting parent or parents and of anyone who is by blood or adoption an ancestor of the adopting parent or parents and of anyone who is by blood or adoption an ancestor of the adopting parent or parents for all purposes here-in.

Section 4. Heirs-at-law. As used herein, the term "heirs-at-law" of a designated individual shall be deemed to mean those persons other than creditors who would receive the personal property of said individual under the laws of the State or Illinois then in force, as if said individual had died intestate on the date stipulated for distribution, unmarried and domiciled in such State, and as if said individual had owned only the property constituting the assets to be distributed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal to this my Last Will and Testament, consisting of eight (8) pages,

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We hereby certi	fy that the foregoing inst	cument was in the
published and declar	e date last above written, ed by the testator to be h	is Last Will and
Testament, and he re-	quested us to act as witner and in the presence of eac	sses thereto, and
him then to be of to	und mind and memory, acting	y voluntarily and
not under duress or instrument as afores	constraint of any kind, say	v him sign the said o subscribed our
names as attesting w	itheses to said Last Will	and Testament.
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I HEREDY CERTIFY THAT the foregoing is a true and correct copy of the death recordior the decedent named at Item I and that this record was established and filed in my office in accordance with the grayislans of the illinois statutes relating to the registration of births, stillbirths and deaths.

DATE AUGUST 21, 1986

AT WHEATON Illinois. OFFICIAL TITLE LOCAL REGISTRAR

The original record of this death is parameterily filed with the ILLINOIS DEPARTMENT OF PUBLIC HEALTH or Springfield. County clerks and local registrars are authorized to make certifications from copies of the original record. The Illinois statutes provide that the certification of a death record by the Department of Public Vicality or the local registrar of the county clerk shall be prime factor evidence in all courts and places of the facts therein stoked.

OK. PER ROGER OLENA

Proberty of Coot County Clert's Office

regarding the possible liability for State Inheritance

Tax for the Estate of decedent herein, being first duly sworn upon
The companies of the first of the state of the
oath, deposes and states as follows:
(1) I am USHA'S ACHARYA WIFE
(name and capacity) 1, 199
- BRITHER WITH CONTROL SECTION FOR SECURITIES AND
and reside at 126 TOMLIN CIRCLE, BURR RIDGE, ILLINOIS 60521
(2) I am personally acquainted with the affairs of the Estate of
(2) I am personally acquainted with the arrairs of the Estate of SUMANTRAT D ACHARYA who died on AUGUST 18,198
(3) That as a consquence, I represent to the Registrar of Titles
Compared to the first of the control
that regarding Federal Estate Tax or State Inhoritance Tax;
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that if any Tax due, there are sufficient other in the
assets to pay such Tax; or
3) that any Tax due has been paid.
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and I make this affidavit for the purpose of inducing the Registrar
of Titles of Cook County, Illinois, to issue a Certificate of Title
without additional evidence of non-liability, relying on this state-
ment as true, and in consideration thereof afflant guarantees the
truth of the statements herein contained.
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Subscribed and sworn to before me this 13TH day of 19 87

Pursant to H. B. 93,

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(FORM 302)

3617296

Affidavit by Surviving Joint Tenant

L. R. 23474 Doc. No. 3502447 Certificate No. 1452571
State of ULINOIS
State of
USHA S ACHARYA being first
duly sworn, upon oath deposes and says:
That S.he resides at
and thatghe is one of the parties who took title, not in tenancy in common, but in joint tenancy,
to real estate shown in Certificate of Titles. 145257/ situated in said Cook County, Illinois,
described as follows:
LOT 49 IN BURR RIDGE MEADOWS PHASE II, BEING A SUBDIVISION IN THE SOUTH WEST 1/4 OF SECTION 18 AND THE NORTH WEST 1/4 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: 18 18 306 008
126 TOMLIN CIRCLE, BURR RIDGE, ILL 60521
Affiant states that SUMANTRAL D ACHARYA one of the said owners in joint
tenancy, died betestate, in the city (Village) ofELMHURST
as is confirmed by a Certificate of the health department of said municipality hereto attached.
Affiant states that the remaining joint tenant ha. 5 not changed
has been married but once since acquiring said real estate and then to).
Further, that the affiant makes this affidavit for the purpose of inducing the Registrar of Titles
of Cook County, Illinois, to issue a certificate of title to the surviving Joint Tenant to said above
described premises, relying on this statement as true, and in consideration thereof affiant guarantees
the truth of the statements herein contained.
X Wichards
Subscribed and sworn to before me
this
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