

"EXHIBIT H.M.B."

I, Hannah M. Bear of Frederick County in the State of Maryland do make and declare this to be as and for my last will and Testament.

All and every my Estate Real Personal and mixed (including money in Bank and open accounts); wheresoever situate in which I now am or may hereafter be entiteled, I devise to my husband absolutely, with the exception of my Real Estate, which I may die possessed of, said Real Estate I devise to my said husband for the term of his natural life. And after his death I devise said Real Estate absolutely to my children Welzie M. Bear Charles C. Bear Jesse D Bear Earnest P. Bear Harvey A. Bear, to be divided equally.

Hannah M. Bear Seal

Signed Sealed Published and declared as and for 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 hereunto subscribed our names as witnesses this 11th day of November 1914.

Minerva R. Stultz
113 Ingleside Ave
Catonsville Md.

David M. Stultz
Catonsville Md.