

"EXHIBIT "A"

I, William F. Cramer, of Frederick County, Maryland, make this my Last Will and Testament, in manner following:

I hereby appoint my wife, Virginia L. Cramer as the Executrix of this my Last Will and Testament, and direct that she be excused from giving bond as such.

FIRST: After the payment of all my just debts and funeral expenses, I give, devise and bequeath all of my property, real and personal, including all money on deposit in any Bank and any other money of which I die possessed, to my wife, Virginia L. Cramer.

SECOND: In the event I should survive my wife, or that my wife and myself should die simultaneously, either as a result of an accident or Act of God, I devise and bequeath all of my property, real and personal, in trust, to my Executor and direct that he sell same at either private or public sale, transferring the title to the purchaser or purchasers. The proceeds from the sale of my property, together with any money on deposit in any Bank and any other money of which I die possessed, after the payment of all debts, I bequeath as follows:

1. To my grandson, William F. Cramer, III, I bequeath one third.

2. To my grandson, David Lee Cramer, I bequeath one third.

3. To Antonio Chicchirichi, III, son of Sarah Longbrake Chicchirichi and Antonio Chicchirichi, I bequeath one third.

THIRD: In the event my wife should predecease me, or for any other reason unable to qualify as the Executrix of this my Last Will and Testament, I then appoint and nominate Alton Y. Bennett as the Executor of my Last Will and Testament, without bond.

I hereby revoke any and all former Wills or Codicils