

XII. I direct that all legacies and bequests hereinbefore set forth shall be paid to the several legatees free from any and all legacy, transfer, inheritance, estate or succession taxes, State or Federal, and that all taxes which may be payable in respect to said legacies and bequests shall be paid by my personal representative out of my residuary estate, and that my said residuary estate be so charged with the payment thereof.

XIII. All the rest, residue and remainder of my estate, whether consisting of real, personal or mixed property, of whatsoever kind and wheresoever located, I authorize, empower and direct my Executrix hereinafter named to sell, convey and convert into cash, and the net proceeds thereof I direct shall be divided into three (3) equal parts or portions, and I give, devise and bequeath the same as follows:

A. One (1) equal part or portion unto Farmers and Mechanics National Bank of Frederick, a body corporate, in trust, nevertheless, to hold and apply in accordance with the purposes and uses of the trust hereinbefore created by paragraph X (2) (C), subparagraphs (a), (b) and (c).

B. One (1) equal part or portion unto the Ashbury Methodist Home, a body corporate, Gaithersburg, Maryland, to be used for the general purposes of said Home.

C. One (1) equal part or portion unto the Young Men's Christian Association of Frederick, Maryland, a body corporate, to be used for the general purposes of said Association.

XIV. Lastly, I hereby nominate, constitute and appoint my sister, M. Regina Diller, to be the Executrix of this my Last Will and Testament, and I give unto my said Executrix full power and authority to sell and convert into cash any or all of my estate for the purpose of making distribution thereof, or for any other purposes deemed by my said Executrix to be for the best interests of my estate, at either public or private sale, at such time and place, and for such price, and upon such terms as to cash or credit as she, in her discretion, may deem proper; and I direct that no bond shall be required of my said Executrix;