This is the last Will of me SUSAN ABEL of 2 Laburnum Drive Springhead Grange Hull North Humberside Wife of Graham MacDonald Abel

1. I APPOINT National Westminster Bank PLC (hereinafter called "the Bank") and my Husband Graham MacDonald Abel (hereinafter together called "my Trustees") to be the Executors and Trustees of this my Will and in case my Husband the said Graham MacDonald Abel shall die in my lifetime or shall not survive me for the period hereinafter mentioned then I APPOINT my Brother Stephen Brown to fill the vacancy in the office of Executor and Trustee hereof thereby occurring and I DECLARE that the expression"my Trustees" shall include the Executors and Trustees for the time being hereof

2. I DECLARE that the Bank may act as such Executor and Trustee on its standard terms and conditions in force at the date hereof including those governing the Bank's remuneration which shall be in accordance with its scale of fees in force at my death The Bank shall have power if its standard scale of fees shall be altered after my death to charge remuneration for its services in accordance with such scale of fees as shall from time to time be in force

3. IF my Husband the said Graham MacDonald Abel shall be living at my death and shall survive me for the period of one calendar month then SUBJECT to the payment thereout by my Trustees of my funeral and testamentary expenses all tax payable at my death (including all tax payable at my death on any legacies hereby or by any Codicil hereto bequeathed free of tax) and my debts I DEVISE AND BEQUEATH all my real and personal estate whatsoever and wheresoever not hereby or by any Codicil hereto otherwise specifically disposed of and which I can dispose of by Will in any manner I think proper either as beneficially entitled thereto or under any general power UNTO my Husband the said Graham MacDonald Abel for his own absolute use and benefit

4. IF my Husband the said Graham MacDonald Abel shall predecease me or shall not survive me for the period aforesaid then and in such case but not otherwise Clauses 5 to 9 (inclusive) of this my Will shall have effect in lieu of and in substitution for Clause 3 hereof which shall be void and of no effect

5. I DEVISE AND BEQUEATH all my real and personal estate whatsoever and wheresoever not hereby or by any Codicil hereto otherwise specifically disposed of and which I can dispose of by Will in any manner I think proper either as beneficially entitled thereto or under any general power unto my Trustees UPON TRUST that they shall sell the said real estate and sell call in and convert into money such part of my personal estate as shall not consist of money with power for my Trustees to postpone such sale calling in and conversion for so long as they in their uncontrolled discretion without being liable to account may think fit and out of the proceeds of such sale calling in and conversion and out of my ready money my Trustees shall pay

my funeral and testamentary expenses all tax payable at my death (including all tax payable at my death on any legacies hereby or by any Codicil hereto bequeathed free of tax) and my debts

6. MY TRUSTEES shall stand possessed of the residue of the monies remaining in their hands (hereinafter called "my residuary estate") UPON TRUST to pay and transfer the same unto such of my children Tracey Abel and Andrew Graham Abel as shall survive me and attain the age of Twenty one years and if both of them shall do so then in equal shares absolutely PROVIDED ALWAYS that if either of my said children shall die in my lifetime or under the age of Twenty one years leaving a child or children who shall survive me and attain the age of Twenty one years then and in such case such last mentioned child or children shall take and if more than one equally between them the share which his her or their parent would have taken under this clause of this my Will if such parent had survived me and attained the age of Twenty one years BUT SO NEVERTHELESS that this proviso shall operate by way of direct gift to such grandchild or grandchildren of mine and shall not make any such share part of the estate of either of my said children dying as aforesaid so as to be liable for his her or their debts or tax payable at death

7. IF no child or grandchild of mine shall life to take under Clause 6 hereof then to pay and divide my residuary estate unto and equally between my Mother Iris McMahon of 67 Maplewood Avenue Hull and my Mother in law Doreen Ryan of 20 Hanover Court Osborne Street Hull absolutely

8. I DECLARE that money requiring to be invested under the provisions of this my Will may be invested in the purchase of or at interest upon the security of such stocks funds shares securities or other investments (including land of any tenure) of whatsoever nature as and wheresoever my Trustees in their absolute discretion shall think fit to the intent that my Trustees shall have the same full and unrestricted powers of investing and transposing investments in all respects as if they were absolute beneficial owners

9. I FURTHER DECLARE that the statutory power of advancement given to Trustees by Section 32 of the Trustee Act 1925 shall apply to the trusts hereof as if incorporated herein save that the limit of advancement shall instead of being one half of the value of the property or share be the whole thereof

10. I EMPOWER my Trustees to carry on or to join in carrying on for so long as they shall think fit pending sale or transfer to a beneficiary any business in which I at my death may be engaged either alone or in partnership and to retain and employ therein any part of my estate (whether employed therein at my death or not) and to employ or concur in employing a Manager and others in or about the said business at such remuneration as they shall think fit and generally to act in all respects in relation to the said business or my interest therein as if absolute owners thereof and in ascertaining the profits of such business my Trustees shall have full power to make such provisions for depreciation and for any reserve fund which they consider expedient and to receive remuneration for employment in the said business without being liable to account therefor AND I DECLARE

that my Trustees shall not be liable to any person interested for any loss which may be incurred in carrying on the said business and that my Trustees shall be fully indemnified out of my estate against all liability which they may incur in connection therewith

11. I APPOINT my Mother the said Iris McMahon to be the Guardian of my minor children after the death of my said Husband

12. I REVOKE all Wills and testamentary dispositions at any time heretofore made by me and declare this to be my last true Will

I N W I T N E S S whereof I have hereunto set my hand this THIRTIETH day of JUNE. One thousand nine hundred and eighty six

S. Abel.

SIGNED by the said Susan Abel and declared by her to be her last true Will in the presence of us both present at the same time who in her presence and in the presence of each other have hereunto subscribed our names as witnesses

M. Bilton

MICHAEL BILTON

National Westminster Bank PLC
Hull Hessle Road

BRANCH ACCOUNTANT

RICHARD DONCASTER CANWOOD

National Westminster Bank PLC
Hull Hessle Road

BANK OFFICIAL