

LAW OFFICES OF
BERL & JONES, P.A.
36 THE CIRCLE
P.O. BOX 487
GEORGETOWN, DELAWARE 19947

RICHARD E. BERL, JR.
PETER B. JONES



(302) 856-7082
TELECOPIER
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November 8, 1994

State of Delaware Division of Historical and Cultural Affairs
Bureau of Archives and Records Management
HALL OF RECORDS
Dover, Delaware 19901
Attn: Russell McCabe

**RE: Conveyance of Estate of Elsie E. Williams to Delaware
Tech**

Dear Russ:

As we recently discussed, Elsie E. Williams, wife of the late Senator John Williams, passed away on February 28, 1990. Pursuant to her Last Will and Testament, properties located in Millsboro were left to Delaware Technical and Community College, Georgetown Campus.

I have been contacted by Del Tech concerning this conveyance. Pursuant to Title 29, Section 508 of the Del. Code, all state agencies are required to deposit in the State Archives original deeds to state owned property. Del Tech is interested in making sure that it properly complies with this legislative enactment.

You and I discussed the fact that not all conveyance of real property are accomplished by deed. In this case, as in others, the conveyance was accomplished by will. Because the estate of Elsie E. Williams has now been closed, it would be impractical to prepare deeds. As a result, we agreed that the appropriate procedure would be to file relevant estate documents with the Archives, in order to accomplish the intent of the statutory provision.

I am enclosing certified copies of the Will of Elsie E. Williams, her death certificate, her inventory, and other relevant documents in order to comply with Title 29, Section 508. These documents evidence the conveyance of the following parcels to Del Tech:

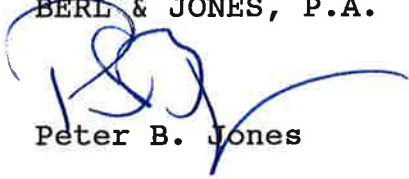
1. 105 West State Street (tax map parcels 1-33-17.13-21 and 129), Dagsboro Hundred, Millsboro, Sussex County, Delaware.
2. Parcels on Washington Street (tax map parcels 1-33-17.13-130 and 131) Dagsboro Hundred, Millsboro, Sussex County, Delaware.

page 2
November 8, 1994
Russell McCabe

Please do not hesitate to contact me should you have any questions.

Sincerely,

BERL & JONES, P.A.



Peter B. Jones

PBJ/jb
pc: Barbara S. Ridgely

enclosure

198/ 00310

W I L L

I, ELSIE E. WILLIAMS, of Sussex County, Delaware, declare this to be my last will and revoke all other wills heretofore made by me.

ITEM I. I direct that all my debts and funeral expenses be paid as soon after my death as may be convenient.

ITEM II. I bequeath my doll collection to Delaware Technical and Community College, Georgetown Campus, by whatever may be its true and correct legal title, presently located in Georgetown, Delaware, to be used for the general purposes of the said college as its governing body shall, in its absolute discretion, determine but with the specific request (but not directive) that it be retained intact and as a collection for so long as the governing body of the said college shall decide that it is desirable to do so.

If the said college does not wish to accept the said doll collection, or having accepted the said doll collection, does not wish to retain title or possession, for whatever reason, then in that event, I bequeath the said doll collection to my daughter, Blanche W. Baker (hereinafter referred to as "my daughter"), if she shall survive me. If my daughter shall not survive me, I bequeath the said doll collection to those of my granddaughters who shall survive me, as joint tenants with right of survivorship and not as tenants in common.

ITEM III. Subject to the provisions of Item II hereof, I bequeath to my daughter, if she shall survive me, all

the residue of my tangible personal property (exclusive of cash, securities, choses in action, and all other tangible evidences of intangible personal property), together with all policies of insurance on the said tangible personal property against any loss of whatever kind.

If my daughter shall predecease me, I bequeath all of the said residue of my tangible personal property, but not the said policies of insurance, to those of my granddaughters who shall survive me, in full confidence that if more than one granddaughter shall survive me, they will make an equitable distribution thereof among themselves.

ITEM IV. I direct my Executor to pay, as an expense of administering my estate, all costs of delivering my tangible personal property (including my doll collection) to the appropriate beneficiary or beneficiaries thereof, with such costs to include, but not limited to, the cost of packaging, delivery and insurance.

ITEM V. I make the following bequests:

A. The sum of Ten Thousand Dollars (\$10,000.00) to Grace United Methodist Church, by whatever may be its true and correct legal title, presently located in Millsboro, Delaware, to be used for the general purposes of the said church as its governing body shall, in its absolute discretion, determine.

B. The sum of Five Thousand Dollars (\$5,000.00) to the Perpetual Care Fund of Millsboro Cemetery, Inc., a corporation of the State of Delaware, by whatever may be its true and correct corporate title, presently located in Millsboro, Delaware, to be used for the general purposes of the said Fund as the governing body of the said corporation shall, in its absolute discretion, determine.

C. The sum of Five Thousand Dollars (\$5,000.00) to Frankford Methodist Church, by whatever may be its true and correct legal title, presently located in Frankford, Delaware, to be used for the general purposes of the said church as its governing body shall, in its absolute discretion, determine.

D. The sum of Twenty-Five Hundred Dollars (\$2,500.00) to Carey's Cemetery Perpetual Care Fund, by whatever may be its true and correct legal title, presently located in Frankford, Delaware, to be used for the general purposes of the said Fund as its governing body shall, in its absolute discretion, determine.

E. The sum of Five Thousand Dollars (\$5,000.00) to Beebe Hospital, by whatever may be its true and correct legal title, presently located in Lewes, Delaware, to be used for the general purposes of the said hospital as its governing body shall, in its absolute discretion, determine.

ITEM VI. I devise my real estate in the following manner:

A. I devise to Delaware Technical and Community College, Georgetown Campus, Georgetown, Delaware, my residential real estate, together with the improvements thereon known as 105 West State Street, and the surrounding land, known as parcels No. 21 and 129, Tax Map 1-33-17.13, Dagsboro Hundred, Millsboro, Sussex County, Delaware, and I bequeath to the said college all policies of insurance on the said real estate against any loss of whatever kind. The foregoing devise is subject to the condition that the said college shall formally accept the said real estate, in a writing delivered to my Executor within nine months of my date of death. If the said college shall not accept the said real estate within the stated time period, I devise the said real estate to my daughter, if

she shall survive me and I bequeath to her all policies of insurance on the said real estate against any loss of whatever kind.

B. I devise to Delaware Technical and Community College, Georgetown Campus, Georgetown, Delaware, my real estate, together with the improvements thereon, known as parcels 130 and 131 Washington Street, Dagsboro Hundred, Sussex County, Millsboro, Delaware, Tax Map 1-33-17.13, and I bequeath to the said college all policies of insurance on the said real estate against any loss of whatever kind. The foregoing devise is subject to the condition that the said college shall formally accept the said real estate in a writing delivered to my Executor within nine months of my date of death. If the said college shall not accept the said real estate within the stated time period, I devise the said real estate to my daughter if she shall survive me, and I bequeath to her all policies of insurance on the said real estate against any loss of whatever kind.

C. If Delaware Technical and Community College, Georgetown Campus, should accept these devises, it is my wish that to the extent possible, but without imposing any legal obligation upon the said college, that it retain the said properties in kind and not sell them.

ITEM VII. I devise and bequeath all the rest, residue and remainder of my estate, hereinafter referred to as my residuary estate, to Bank of Delaware, a Corporation of the State of Delaware, or to its successors, as Corporate Trustee and my daughter, Blanche W. Baker, as Individual Trustee, under a certain Revocable Living Trust Agreement entered into by me with the said Bank of Delaware on the 22nd day of January, 1988, and subsequently amended by supplemental agreement

executed by me and by the said Bank of Delaware earlier today, and as such trust agreement may have been subsequently amended by supplemental agreements effective at the time of my death, to be merged with, held, administered and disposed of as a part of the trust estate held thereunder and not as a separate testamentary trust.

ITEM VIII. I direct that my funeral expenses, debts, the costs of administration of my estate, and all legacy, succession, inheritance, transfer (except generation-skipping transfer), and estate taxes levied or assessed upon or with respect to any property or any interest in property, legal or equitable, which is included as a part of my gross estate for the purpose of any such tax (or which is taken into consideration in computing the amount of any such tax), shall be paid, to the extent possible, out of my residuary estate.

If the assets of my estate are insufficient for the payment of funeral expenses, debts, inheritance, transfer (except generation-skipping transfer) or other succession or death taxes and all other proper charges against my estate and for the further satisfaction of all pecuniary bequests, then as authorized under the Distribution Provisions of a certain Revocable Living Trust Agreement entered into by me with Blanche W. Baker, Individual Trustee, and Bank of Delaware, a corporation of the State of Delaware, as Corporate Trustee, hereinabove referred to, my Executor may request the Trustees of the said trust to contribute from that portion of the trust estate which is available to Trustees for such purpose under the terms of the trust, such an amount or amounts as are needed, in addition to the assets of my estate, to pay all such expenses, debts, commissions, taxes and charges and to satisfy all such bequests; provided, however, that my Executor shall

not be authorized to request from the Trustees for the foregoing purposes any cash or property received in the trust estate by the exercise of a special or limited power of appointment.

Notwithstanding the foregoing, I direct my Executor not to accept any property which is not includible in my gross estate for Federal estate tax purposes, or which would not otherwise be includible if not so paid over. Taxes on all future interests may, in the discretion of my Executor, be prepaid.

ITEM IX. Unless otherwise expressly provided in this my will, I authorize my Executor (referred to herein in the singular neuter without regard to the gender of the party hereinafter named) by way of illustration and not of limitation of its powers, as follows:

A. To sell any property, real or personal, publicly or privately, for cash or on time, without an order of court, upon such terms and conditions as it shall deem best, without liability on the part of the purchaser to see to the application of the purchase money.

B. Except as may be otherwise specifically required herein, to make distribution of principal in cash or in kind or partly in cash and partly in kind, not necessarily ratably but on the basis of equal value according to its own judgment.

C. To use administration expenses as deductions for estate tax purposes or income tax purposes, whether paid from income or principal of my estate, and to use date of death values or alternate values for estate tax purposes, regardless of the effect thereof on any of the interests under this will,

and without being required to adjust such interests by reason of any action taken pursuant thereto.

D. To borrow money for such periods of time and upon such terms or conditions as it shall deem advisable for the purpose of paying any debts, taxes or other charges against my estate or any part thereof or for the protection or improvement of any property held hereunder and to mortgage or pledge such part of my estate or any trust estate hereunder, real or personal, as may be required to secure such loan or loans, and to renew existing obligations as maker or endorser.

E. To allocate any of my federal exemption from the federal generation-skipping transfer tax which is available at the time of my death to any property as to which I am deemed to be the transferor under the provisions of Section 2652(a) of the Code, including any property transferred by me during my life as to which I did not make an allocation prior to my death. Property may be subject to such elections and allocations under this Section, whether or not it is included in my probate estate. All elections and allocations under this Section shall be in the discretion of my Executor, who shall have the power to omit any such property from any such election or allocation. Any decision made by my Executor under this Section shall be binding on all persons. My Executor shall incur no liability to my estate or to any beneficiary as a result of its acting as authorized herein, nor shall the interest of any person be adjusted because of such action taken or forbore.

ITEM X. I name my daughter, if she shall survive me, Executor of my will; and I request that she shall be allowed to qualify and to act as Executor without giving surety on her bond. In the event, however, that my daughter shall predecease

me or shall fail to qualify or, after qualifying, shall fail or cease to act as Executor, then I name my daughter's husband, J. Raymond Baker, Jr., if he shall survive me, Executor of my will; and I request that he shall be allowed to qualify and to act as Executor without giving surety on his bond. In the event, however, that my daughter's husband, J. Raymond Baker, Jr., shall predecease me or shall fail to qualify or, after qualifying, shall fail or cease to act as Executor, then I name Bank of Delaware, a corporation of the State of Delaware, or its successor, to act in his stead; and I request that it shall be allowed to qualify and to act as Executor without giving surety on its bond.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, this the 5th day of December, 1988.
Elsie E. Williams (SEAL)

Signed, sealed, published and declared by the said ELSIE E. WILLIAMS, as her last will in the presence of us, who, at her request, in her presence, and in the presence of one another, have hereunto subscribed our names as witnesses:

Judy W. Baker

James J. Baker

00318

STATE OF DELAWARE)
COUNTY OF Sussex) SS.

BEFORE ME, the Subscriber, on this day personally appeared ELSIE E. WILLIAMS, Judy W. Baker, Lawrence A. Carlton, and _____, known to me to be the Testatrix and the witnesses, respectively, whose names are signed to the attached or foregoing instrument and, all of these persons being by me first duly sworn, ELSIE E. WILLIAMS, the Testatrix, declared to me and to the witnesses in my presence that the instrument is her Last Will and that she had willingly signed or directed another to sign for her, and that she executed it as her free and voluntary act for the purposes therein expressed; and each of the witnesses stated to me, in the presence and hearing of the Testatrix, that such person signed the Will as witness and that to the best of such person's knowledge the Testatrix was eighteen years of age or over, of sound mind and under no constraint or undue influence.

Elsie E. Williams
Testatrix
Judy W. Baker
Witness
Lawrence A. Carlton
Witness

Witness

Subscribed, sworn and acknowledged before me by the aforesaid Testatrix and witnesses this 5th day of December A.D. 1986 .

James P. Morgan
Notary Public
MY COMMISSION EXPIRES
AUGUST 17, 1991

OFFICE OF THE REGISTER OF WILLS
SUSSEX COUNTY, DELAWARE

00319

To: Ronald B. Waller

Sir:

I, Blanche W. Baker

of 9 Baypoint Rd., Millsboro, DE Hundred Sussex

County, State of Delaware

Executrix

of the Will of Elsie E. Williams

late of Millsboro

Hundred, deceased,

do hereby renounce my right and power of administration on the estate of said deceased and I do solemnly announce my refusal thereof in favor of Bank of Delaware, Wilmington, DE.

GIVEN UNDER MY HAND, This 2nd day of

March

, 1990

Blanche W. Baker

WITNESS VERIFICATION

1. [Signature]

2. Ann R. [Signature]

OFFICE OF THE REGISTER OF WILLS
SUSSEX COUNTY, DELAWARE

00320

To: Ronald B. Waller

Sir:

I, J. Raymond Baker

of 9 Baypoint Rd., Millsboro Hundred Sussex

County, State of Delaware

Executor

of the Will of Elsie E. Williams

late of Millsboro

Hundred, deceased,

do hereby renounce my right and power of administration on the estate of said deceased and I do solemnly announce my refusal thereof in favor of Bank of Delaware, Wilmington, DE.

GIVEN UNDER MY HAND, This 2nd day of

March

, 1990

J. Raymond Baker

WITNESS VERIFICATION

1. [Signature]

2. Ann R. Astor

00321

State of Delaware



Sussex County, ss.

Be It Remembered, that on the 8th of March
A.D. 1990, before me, Ronald B. Waller Register of Wills for the
County aforesaid, in the State of Delaware, after due proof had according to the laws of
the State, IT IS ORDERED AND DECREED, that the Last Will and Testament of
Elsie E. Williams late of
Dagsboro Hundred, County of Sussex,
deceased, be duly admitted to probate and filed of record in the office of the
Register of Wills of the said County.

IN TESTIMONY WHEREOF, I have hereunto set my hand and
official seal, at Georgetown, this 8th day
of March in the year of our Lord one
thousand nine hundred and 90

Ronald B. Waller
Register of Wills.

Date Received _____

APR 17 1950

Decedent's Name	ELSIE E. WILLIAMS	
Residence at Time of Death	105 W. STATE STREET MILLSBORO, DE 19966	Decedent's Social Security Number: 221-22-0922
Date of Death	FEBRUARY 28, 1990	Testate or Intestate TESTATE
Date Letters Granted	MARCH 8, 1990	County SUSSEX
Name of Personal Representative	BANK OF DELAWARE	
Address of Personal Representative	222 DELAWARE AVENUE - 16TH FLOOR WILMINGTON, DE 19899	
Name of Personal Representative		
Address of Personal Representative		
Name and Address of Attorney, if any		

GENERAL INSTRUCTIONS

Every person required to file this Inventory form shall do so within three months after the granting of Letters Testamentary or Administration, or within three months of the date of death where no Letters are granted. This form shall be filed in the Office of Register of Wills of the County in which said letters have been granted, or where no letters have been granted, of the County in which the decedent resided. The Inventory shall list all personal property of the decedent and shall set forth a general description of real estate in this State of which the decedent died seized and the name of each party entitled to any estate or interest in any parcel of said real estate and relationship, if any, of said party to the decedent. Such Inventory shall be supported by the oath or affirmation of the person required to file the same.

If the decedent owned no property of the kind described in any of the following schedules, the word "None" should be written on the page.

Form 600, where required, must be filed with the Division of Revenue within 9 months after the date of death. Inheritance tax must be paid with the Form 600.

The term "personal representative" as used herein shall include executor, administrator and any other person required to file this form.

If more space is needed on the individual schedules, insert additional sheets of the same size immediately in back of the appropriate schedule and identify schedule.

Form 600 R.W. (Revised 6/88)

REAL ESTATE

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>VALUE AT DATE OF DEATH</u>
1.	APPROXIMATELY 6.24 ACRES OF MARSH LAND LOCATED ON PARCEL 6 BUSH ISLAND * FAIR MARKET VALUE \$ 3,120.00 APPRAISED BY: JACK LINGO, INC. * FAIR MARKET VALUE \$ 1,560.00 APPRAISED BY: R.L. HUDSON, JR. * MEAN OF APPRAISALS \$ 2,340.00	\$2,340.00
2.	1/2 INTEREST IN APPROXIMATELY 100 ACRES, PARCEL 270 COUNTRY ROAD 22, LONG NECK ROAD (ADAMS FARM) * FAIR MARKET VALUE \$750,000.00 APPRAISED BY: JACK LINGO, INC. * FAIR MARKET VALUE \$751,020.50 APPRAISED BY: R.L. HUDSON, JR. * MEAN OF APPRAISALS \$750,510.25 * (ITEMS 1 & 2 PASS AS PART OF RESIDUE TO ELSIE E. WILLIAMS TRUST U/A DATED 1/22/88 PER ITEM VII OF DECEDENT'S WILL.)	750,510.25
	Carried Forward	\$.00
		\$752,850.25

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE A (Cont'd)

REAL ESTATE

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>VALUE AT</u> <u>DATE OF DEATH</u>
	Brought Forward	\$752,850.25
3.	UNIMPROVED LOT KNOWN AS 130 WASHINGTON STREET MILLSBORO, DELAWARE * FAIR MARKET VALUE \$25,000.00 APPRAISED BY: JACK LINGO, INC. * FAIR MARKET VALUE \$15,000.00 APPRAISED BY: R.L. HUDSON, JR. * MEAN OF APPRAISALS \$20,000.00 * 20,000.00	
4.	UNIMPROVED LOT KNOWN AS 131 WASHINGTON STREET MILLSBORO, DELAWARE * FAIR MARKET VALUE \$20,000.00 APPRAISED BY: JACK LINGO, INC. * FAIR MARKET VALUE \$11,250.00 APPRAISED BY: R.L. HUDSON, JR. * MEAN OF APPRAISALS \$15,625.00 15,625.00	
	Carried Forward	\$0.00 \$788,475.25

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE A (Cont'd)

REAL ESTATE

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>VALUE AT DATE OF DEATH</u>
	Brought Forward	\$788,475.25
5.	RESIDENCE AND UNIMPROVED LOT LOCATED AT 105 W. STATE STREET MILLSBORD, DELAWARE	
	* FAIR MARKET VALUE \$200,000.00 APPRAISED BY: JACK LINGO, INC.	
	* FAIR MARKET VALUE \$127,098.00 APPRAISED BY: R.L. HUDSON, JR.	
	* MEAN OF APPRAISALS \$163,549.00	
	* (ITEMS 3, 4 & 5 DEVISED TO DELAWARE TECHNICAL AND COMMUNITY COLLEGE, GEORGETOWN CAMPUS, PER ITEM VI A & B OF DECEDENT'S WILL.)	
		163,549.00

	TOTAL SCHEDULE A	\$952,024.25 =====

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE B

STOCKS AND BONDS

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>FAIR MARKET VALUE AT DATE OF DEATH</u>	<u>DIVIDENDS OF RECORD PRIOR TO DEATH AND PAYABLE AFTER DEATH OR INTEREST ACCRUED TO DATE OF DEATH</u>
1.	\$30,000.00 (3) \$10,000 U.S.A. SERIES "E" SAVINGS BONDS DATED 3/86 VALUED @	\$19,764.00	
		=====	=====
		\$19,764.00	\$.00
		=====	=====
TOTAL SCHEDULE B			\$19,764.00
			=====

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE C

MORTGAGES, NOTES AND CASH

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>FAIR MARKET VALUE AT DATE OF DEATH</u>	<u>INTEREST OR OTHER INCOME ACCRUED TO DATE OF DEATH</u>
1.	\$32,766.03 BANK OF DELAWARE MONEY MARKET ACCOUNT # 59-84405817	\$32,766.03	
2.	\$15,818.01 BANK OF DELAWARE CHECKING ACCOUNT #19-84311286	15,818.01	
3.	BANK OF DELAWARE CHECKING ACCOUNT #50-78810564	1.00	
		<u>\$48,585.04</u>	<u>\$.00</u>
TOTAL SCHEDULE C			<u>\$48,585.04</u>

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE D

JOINTLY OWNED PROPERTY

1. Did the decedent, at the time of death, own any property as a joint tenant with the right of survivorship or as a tenant by the entirety ? _____ Yes X No
If "Yes" state the name, relationship and address of each surviving co-tenant.

	NAME	RELATIONSHIP	ADDRESS (Number and Street, City, State)
A.			
B.			
C.			

ITEM NO.	DESCRIPTION	FAIR MARKET VALUE AT DATE OF DEATH	INTEREST OR OTHER INCOME ACCRUED TO DATE OF DEATH
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None

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

SCHEDULE E

MISCELLANEOUS PROPERTY

<u>ITEM NO.</u>	<u>DESCRIPTION</u>	<u>FAIR MARKET VALUE AT DATE OF DEATH</u>	<u>INTEREST OR OTHER INCOME ACCRUED TO DATE OF DEATH</u>
1.	\$900 AMERICAN EXPRESS TRAVELERS CHEQUES	\$900.00	
2.	1988 CHRYSLER NEW YORKER VALUED @	13,475.00	
3.	CHATTELS (APPRAISED @)	15,225.00	
4.	DOLL COLLECTION (APPRAISED @)	23,645.00	
5.	INCOME CASH ON HAND DUE DECEDENT FROM ELSIE E. WILLIAMS TRUST U/A NO. 1069029	208,756.10	
6.	REFUND OF 1989 FEDERAL INDIVIDUAL INCOME TAX	7,570.00	
7.	REFUND OF 1989 DELAWARE INDIVIDUAL INCOME TAX	9,154.00	
8.	REFUND OF MEDICAL PREMIUM FROM BLUE CROSS AND BLUE SHIELD	268.69	
		<u>\$278,993.79</u> =====	<u>\$.00</u> =====
TOTAL SCHEDULE E			\$278,993.79 =====

STATE OF DELAWARE
INVENTORY
for
REGISTER OF WILLS

RECAPITULATION

SCHEDULE

B	Stocks and Bonds	\$19,764.00
C	Mortgages, Notes and Cash	48,585.04
E	Miscellaneous Property	<u>278,993.79</u>
TOTAL OF PROBATE ASSETS (Inventory and Appraisement)		\$347,342.83
A	Real Estate	952,024.25
D	Jointly Owned Property	.00
TOTAL		<u>\$1,299,367.08</u> =====

OATH OR AFFIRMATION OF PERSONAL REPRESENTATIVE

ROBERT L. DAYETT, ASSISTANT VICE PRESIDENT

OF BANK OF DELAWARE makes solemn oath (or affirmation)
that (he, XXX, XXXX) (has, XXXX) made due inquiry concerning the goods, chattels
and credits belonging to ELSIE E. WILLIAMS deceased, and
that this inventory doth contain all the goods, chattels, money and credits due
or belonging to the said ELSIE E. WILLIAMS
which shall have come to the knowledge of the deponent (or affiant) and that the
information contained in the Schedule of Real Estate and the information
pertaining to Entireties and Jointly Owned Real and Personal Property is true
and to the best of (my, our) knowledge and belief.

BANK OF DELAWARE, EXECUTOR OF THE
WILL OF ELSIE E. WILLIAMS, DECEASED

BY: Robert L. Dayett
ROBERT L. DAYETT, ASSISTANT VICE PRESIDENT
Personal Representative

Personal Representative

Signed and sworn (or affirmed), before me, on July 11, A.D., 1990

Kathleen M. Giuliani
Notary Public or other qualified person

(State your title)
MY COMMISSION EXPIRES FEB. 23, 1993

ELSIE E. WILLIAMS ESTATE

State of Delaware



Sussex County, ss.

I, Howard Clendaniel, Register for the Probate of

Wills and Granting Letters of Administration, &c., for Sussex County, in the State of Delaware,

do hereby certify that the foregoing is a true copy of the _____

_____ Last Will and Testament etc. on the estate of _____

_____ Elsie E. Williams _____

as the name remains on file and of record in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand

and official seal, at Georgetown, this 4th day

of November in the year of our Lord one

thousand nine hundred and 94

Howard Clendaniel

Register.