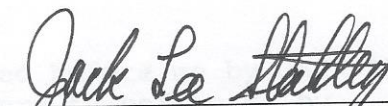


lender is then acting as personal representative; to invest in any property whatsoever; to compromise or abandon any claims in favor of or against my estate; to hold any property in the name of a nominee or in bearer form; to employ accountants, depositaries, attorneys, and containing covenants and warranties binding upon and creating a charge against my estate, and containing provisions excluding personal agents (with or without discretionary powers); to execute contracts, notes, conveyances, and other instruments, including instruments liability; to make distributions wholly in cash or in kind, or partly in each; to allot different kinds or disproportionate shares of property or undivided interests in property among the beneficiaries; and to determine the value of any property distributed in kind.

D. I empower my personal representative to make such elections under the tax laws as my personal representative deems advisable. Any decision made by my personal representative with respect to the exercise of any tax election or the allocation of my GST exemption shall be binding and conclusive on all persons. As used in this paragraph, the "GST exemption" means the exemption from generation-skipping tax allowed under Section 2631 of the Code.

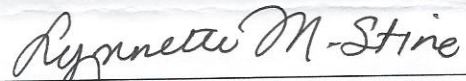
E. The compensation of the personal representative, if any, shall be in accordance with applicable law.

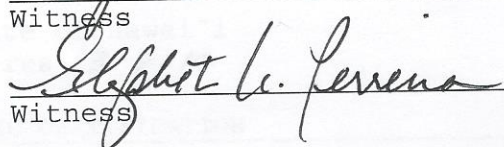
I have executed my Will by signing this page on this 28th day of June 2011 at Lihue, Hawaii.



JACK LEE STAHLEY

Signed and declared by)
JACK LEE STAHLEY)
as his Will in the)
presence of us, who have)
signed our names as)
witnesses on the date last)
above written.)
_____)



Witness


Witness