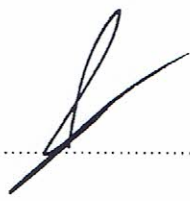


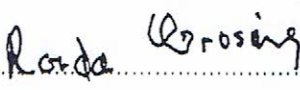


THIS IS THE LAST WILL AND TESTAMENT of me **RONDA CROSSING** of 39 Ascot Avenue, Dulwich in the State of South Australia.

1. I REVOKE all former wills and testamentary dispositions made by me.
2. I APPOINT my daughters, **KYLIE NEAL** and **COBI FORGAN**, jointly to be the Executors and Trustees of this my will, and in this will "my Trustees" means the persons named in this clause while acting, and my personal representatives and trustees for the time being.
3. I DECLARE that my Trustees may at such time or times and in such manner as my Trustees shall think fit sell call in and convert into money such portion as may be necessary of my trust property as shall not consist of money and shall out of the proceeds thereof and all moneys arising from and forming part of my estate pay my funeral and testamentary expenses and debts and the estate probate and succession duties payable in respect of all benefits passing under or by virtue of this will and allocate the burden of and pay any Commonwealth or State tax, including any capital gains tax imposed hereafter on the capital of my estate or for which my estate is or becomes liable, to the extent which is permissible as though it were a testamentary expense.
4. My Trustees shall hold the whole of the residue of my estate ON TRUST:
 - 4.1 Subject to paragraph 4.2, to divide my residuary estate equally among those of the following who survive me:
 - 4.1.1 My daughter **KYLIE NEAL**;
 - 4.1.2 My daughter **COBI FORGAN**;

Witness: 

Witness: 


.....

4.2 If a daughter of mine referred to in paragraph 4.1 does not survive me or dies before attaining a vested interest in my estate leaving children who survive me and have attained or attain the age of eighteen (18) years, then those children having attained or on respectively attaining such age shall take equally between them the share which their parent would otherwise have taken.

5. I DIRECT that my daughters **KYLIE NEAL** and **COBI FORGAN** be appointed as trustees of the Crossing Family Superannuation Fund.

6. I CONFIRM my wishes that my said daughters **KYLIE NEAL** and **COBI FORGAN** are to be the primary beneficiaries of my estate, including my primary residence situated at 39 Ascot Avenue, Dulwich ("Residence") which I wish to remain within my immediate family, and that either of my said daughters may purchase the Residence for fair market value to be determined by my Trustees in their absolute discretion.

7. My Trustees may in their discretion exercise any powers given to them by law, and without limiting the aforesaid, may do any of the following:

7.1 Exercise the powers of a trustee for sale in respect of any property in my estate, and in doing so may:

7.1.1 Postpone sale of any part of my estate, or retain any part of my estate in its form of investment at my death, without being liable for any loss caused by doing so (including taxation on capital gain);

7.1.2 Sell by public auction or private sale, and for that purpose may extend credit;

Witness:

Witness:

..... Randa Crossin

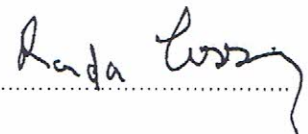
- 7.2 Apply the whole or any part of the entitlement of any beneficiary for the maintenance, education, advancement or benefit of that beneficiary, and for that purpose may make payments to a minor beneficiary's parent or guardian;
- 7.3 Make loans to beneficiaries on such terms as my Trustees see fit;
- 7.4 Borrow money, and in doing so use any part of my estate as security;
- 7.5 Lease any property in my estate on such terms as my Trustees see fit;
- 7.6 Maintain, repair, improve, develop or alter any part of my estate;
- 7.7 Maintain or take out insurance against risks affecting my estate;
- 7.8 Apply any property of my estate in satisfaction of the whole or part of any beneficiary's entitlement in my estate, and the value of any such property is that agreed by those beneficiaries affected, or alternatively that determined by an independent valuer appointed by my Trustees;
- 7.9 Use income, capital or both income and capital, to pay capital gains tax levied on the disposal of any property, and apportion liability for that tax, and for that purpose determine what is capital and income;
- 7.10 Set aside out of my estate a fund sufficient to meet all liabilities of my estate, and having discharged all such liabilities, distribute any remaining balance as if it were part of the residue of my estate.

8. WHERE:

- 8.1 Two or more persons have died, or are presumed to have died; or
- 8.2 One or more persons have died and one or more deaths are presumed; and

Witness: 

Witness: 



8.3 The order of deaths, whether proved or presumed, is uncertain, this will is to be construed as if the deaths took place in order from the oldest to the youngest.

WITNESS WHEREOF I have hereunto set my hand this

12th day of June 2019.

SIGNED by the said **RONDA CROSSING** in the presence of both of us being present at the same time and attested by us in the presence of her and of each other

Ronda Crossing

Witness

Witness

CHRISTOPHER ANDREW BRUCE

Nakisha Catford

Witness [Print Name]

Witness [Print Name]

66 WRIGHT STREET

66 Wright street

ADELAIDE SA 5000

Adelaide SA 5000

Address

Address

SOLICITOR

Legal Assistant

Occupation

Occupation

Date

12 JUNE 2019

Date

12 June 2019

DATED this 12th day of June 2019

LAST WILL AND TESTAMENT
OF
RONDA CROSSING

DBH COMMERCIAL LAWYERS
66 Wright Street
Adelaide SA 5000
Telephone: (08) 8231 3668
Facsimile: (08) 8211 8430