

Whereas no man knows when his time will come, therefore I the undersigned,....., of [address] ....., being of sound mind, of my own free will and without any duress, have instructed, given over and committed myself as follows:

1] All my possessions that I own today, including but not limited to real estate, moveable items, bank accounts, stocks, bonds, shares and debts owed to me, as well as any other items that will be in my possession a minute before by demise, should pass over to the possession of ....., apart from \$5000 that should remain in my possession in order that it be passed on to my inheritors as stipulated according to the Halacha.

2] I hereby declare and admit that any of the aforementioned possessions that can be transferred Halachically to the ownership of the intended recipients have been so transferred, via an open and public gift, that should take effect from the day of transfer and after my demise, each item via the Halachic method that is most effective for transfer, in such a way that ensures that there is no concern of *asmachtoh*, in a leading Beth Din. To all of the above I stipulated a condition that I can retract at any time from the above transfers.

3] I hereby declare and admit that I have endebted myself to each and every one of the above recipients a sum of money equivalent to the value of his or her share of my estate that cannot be transferred according to the Halachah, at the monetary value that such shares will be at the time of my demise. I have accepted upon myself these debts in the most effective manner possible according to the Halachah, and I have mortgaged all my property, that which I own today and that which will come into my possession in the future, to these debts, in the manner most effective according to the Halachah. To all of the above I stipulated a condition that I can retract at any time from the above debts.

All the acts of transfer and all the conditions mentioned above were effected in the manner most effective according to the Halachah. I accept upon myself whichever Halachic opinion upholds this will, and any doubt as to the interpretation of the text of this document should be interpreted in favour of the recipients. Any annulment or retraction of part of this document should not cause any other part to be annulled or rendered invalid.

This is my last will, and this renders invalid any previous will, if there is such a will. No subsequent will shall invalidate this will unless it is signed by me and countersigned by two witnesses who testify that I effected it without any duress, and that I was of clear mind at the time of writing of that will.

Signed on [day of week]... , [day of Hebrew month] ..... of the month of [Hebrew month] ..... in the year ..... of the Jewish calendar, here in the city of .....

Signed, .....

In the presence of ..... and ....., the undersigned witnesses, .....[name of person writing will], being of sound mind and of his own free will, signed on this will, and we carried out an act of *kinyan* on all of the above as stipulated according to the Torah, and he instructed us to effect a *kinyan* to be effective immediately, and not with intention that the will remain in his hands alone.

..... witness

..... witness