



ESTATE OF

Margaret Elena Ruiz

ForeverBinder

Prepared September 11, 2026

Confidential — for Thomas Hale

ForeverVault



ForeverVault LLC
P.O. Box 170168
Miami, Florida 33015

September 11, 2026

Thomas Hale

Dear Thomas Hale,

Margaret Elena Ruiz stored these papers in ForeverVault so you would have them in one place. This download is a sample ForeverBinder for a fictional estate. It is not a real will, deed, or legal form. Please keep a real ForeverBinder private.

Sincerely,

ForeverVault



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LEGAL ESSENTIALS · WILLS

Last Will and Testament

STORED AS

Signed copy (PDF)

LOCATION OF ORIGINAL

Attorney file — Hale & Ruiz, P.A.

PERSONAL REPRESENTATIVE

Thomas Hale

ALTERNATE

Elena Ruiz Hale

NOTES

Revokes earlier wills. The signed original is with the attorney. The next pages are a dummy will so you can see how a real file sits in ForeverBinder.

LAST WILL AND TESTAMENT

of Margaret Elena Ruiz

I, Margaret Elena Ruiz, of Miami-Dade County, Florida, declare this to be my last will and testament, and I revoke all earlier wills and codicils.

I appoint Thomas Hale as personal representative of my estate. If he is unable or unwilling to serve, I appoint Elena Ruiz Hale.

I give my homestead at 1842 Coral Way, Miami, Florida, to my children in equal shares. I give the contents of my ForeverVault and the remainder of my estate to the same beneficiaries, subject to the instructions I have left with them.

This page is dummy text so you can see how a real will sits in ForeverBinder. It is not a legal form and creates no rights.

— page 1 of 2 —

LAST WILL AND TESTAMENT

of Margaret Elena Ruiz (continued)

I direct that my personal representative pay enforceable debts and expenses of administration from the residue of my estate.

IN WITNESS WHEREOF, I have signed this will on this 11th day of September, 2026, at Miami, Florida.

Margaret Elena Ruiz

Witness: _____ Witness: _____



LEGAL ESSENTIALS · POWERS OF ATTORNEY

Durable Power of Attorney

AGENT

Thomas Hale

ALTERNATE

Elena Ruiz Hale

LOCATION OF ORIGINAL

Attorney file — Hale & Ruiz, P.A.

NOTES

Dummy durable power for finances. A real ForeverBinder would include the signed PDF here.

SAMPLE USER DOCUMENT FOLLOWS ON THIS RECORD IN A REAL FILE. THIS SAMPLE KEEPS THE RECORD PAGE FILLED SO THE SLOT IS NOT EMPTY.



LEGAL ESSENTIALS · HEALTHCARE DIRECTIVES

Designation of Healthcare Surrogate

SURROGATE

Thomas Hale

ALTERNATE

Elena Ruiz Hale

STORED AS

Signed copy (PDF)

NOTES

Dummy Florida healthcare designation. Not a statutory form and not for use.



PROPERTY & ASSETS · REAL PROPERTY

Homestead — 1842 Coral Way, Miami

ADDRESS

1842 Coral Way, Miami, FL 33145

FOLIO

01-4123-456-7890

HOW TITLED

Margaret Elena Ruiz, homestead

LOCATION OF DEED

Fireproof box, hall closet

MORTGAGE

None. Paid off 2019.

NOTES

Dummy property record. A real ForeverBinder would attach the deed PDF after this page.



PROPERTY & ASSETS · VEHICLE AND TRANSPORTATION

2019 Honda CR-V

YEAR / MAKE / MODEL

2019 Honda CR-V EX

VIN

2HKRW2H54KH000111

TITLE

Florida title — in the glove box folder

INSURANCE

State Farm auto, policy 448-2219

NOTES

Dummy vehicle. Keys are on the kitchen hook. Spare is with Thomas.



PROPERTY & ASSETS · FINANCIAL ACCOUNTS

Checking — First National Bank

INSTITUTION

First National Bank of Miami (fictional)

ACCOUNT

Everyday checking, last four 4418

WHOSE NAME

Margaret Elena Ruiz

POD / PAYABLE ON DEATH

Thomas Hale

NOTES

Dummy account. A real ForeverBinder can hold a statement PDF. Do not put full account numbers in this sample.



INSURANCE · LIFE INSURANCE

Guardian term life — \$250,000

CARRIER

Guardian (fictional policy)

POLICY

Term life, \$250,000, policy last four 7731

BENEFICIARY

Thomas Hale, 100%

AGENT

Dana Cole — (305) 555-0144

NOTES

Dummy policy. Premium is drafted from the checking account on the 12th.



PERSONAL INSTRUCTIONS · LETTERS TO FAMILY

Letter to my children

Be kind to each other. The house is meant to stay in the family if you can manage it. Thomas has the keys and knows the attorney. The jewelry box in my closet is for Elena. The rest of the personal things you can divide as you like.

This is dummy text for a sample ForeverBinder. A real letter would be yours.



PERSONAL INSTRUCTIONS · FUNERAL PREFERENCES

Funeral wishes

SERVICE

Small gathering at St. Anne, if the parish can do it

BURIAL OR CREMATION

Cremation. Ashes with my parents at Caballero Rivero.

WHO TO CALL

Caballero Rivero, then Thomas

NOTES

Dummy wishes. No prepaid contract in this sample.



CONTACTS · CONTACTS

Attorney and executor

EXECUTOR / PERSONAL REPRESENTATIVE

Thomas Hale — son-in-law — thomas.hale@example.com — (305) 555-0198

ALTERNATE

Elena Ruiz Hale — daughter — elena.hale@example.com

ATTORNEY

Hale & Ruiz, P.A. — 200 Biscayne Blvd, Miami — (305) 555-0100

CPA

Nora Patel, Patel Tax — nora@example.com

NOTES

Dummy contacts. A real ForeverBinder lists the people you actually want called.



DIGITAL LIFE · EMAIL ACCOUNTS

Email and photo accounts

EMAIL

margaret.ruiz@example.com — password is in the Wallet, not in this file

PHOTOS

iCloud photos, same Apple ID as the phone

WHAT TO DO

Download the family albums, then close the mail. Leave social accounts memorialized if the site allows it.

NOTES

Dummy digital-life record. ForeverBinder holds the instruction; the Wallet holds the login.