



The following language may help you and your attorney when drawing up a bequest that meets your needs.

General bequest

If you intend to leave an outright gift of cash, securities or other property by designating a specific dollar amount, a particular asset or a fixed percentage of your estate to Habitat for Humanity of Greater Lowell to be used for general purposes:

"After taking care of all expenses, debts and other provisions, I give, devise and bequeath ____ percent of the rest and residue [or \$____ if a specific amount] to Habitat for Humanity of Greater Lowell, a Massachusetts-based charitable organization [Tax ID# 04-3123186] currently with administrative offices at 68 Tadmuck Rd. Suite 1, Westford MA 01886."

Specific bequest

If you intend to make an outright bequest for a specific purpose, such as to support advocacy, new construction, or critical home repair:

"I, [name], of [city, state, ZIP], give, devise and bequeath to Habitat for Humanity International [written amount or percentage of the estate or description of property] for its charitable purposes, including but not limited to _____ use and purpose."

Contingency bequest

If you wish to make a contingency gift so that Habitat for Humanity of Greater Lowell will receive a portion of your estate if your named beneficiary does not survive you:

"If any of the beneficiaries named in this will should die before becoming entitled to receive their distributive share of my estate, I direct my trustee to pay or transfer the share to which such beneficiary would otherwise be entitled to Habitat for Humanity of Greater Lowell for its unrestricted use and purpose."

Sincerely, thank you for considering a legacy gift toward the ongoing mission of HFHGL.

Please contact us at Kate@lowellhabitat.org or by phone at (978) 596-0610 if you have any questions.

Then, consult with your tax advisor and lawyer to determine which planned gift strategy is best for you.