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**From:** Erika Kellerhals [REDACTED]  
**Sent:** Monday, January 2, 2017 3:50 PM  
**To:** jeffrey E.  
**Subject:** Re:

Sorry I missed your call it was 5am my time zone and I had my ringer off. I've asked one of the estate planning guys about using the stop I don't know for certain.

Sent from my iPhone

> On Jan 2, 2017, at 5:31 AM, jeffrey E. <jeevacation@gmail.com> wrote:  
>  
> Why can't we use a qtip trust with Ana. It is considered in her estate and then not subject to tax  
<?xml version=.0" encoding=TF-8"?>  
<!DOCTYPE plist PUBLIC "-//Apple//DTD PLIST 1.0//EN" "http://www.apple.com/DTDs/PropertyList-1.0.dtd">  
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<dict>  
    <key>conversation-id</key>  
    <integer>58166</integer>  
    <key>date-last-viewed</key>  
    <integer>0</integer>  
    <key>date-received</key>  
    <integer>1483372202</integer>  
    <key>flags</key>  
    <integer>8590195713</integer>  
    <key>gmail-label-ids</key>  
    <array>  
        <integer>6</integer>  
        <integer>2</integer>  
    </array>  
    <key>remote-id</key>  
    <string>675593</string>  
</dict>  
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