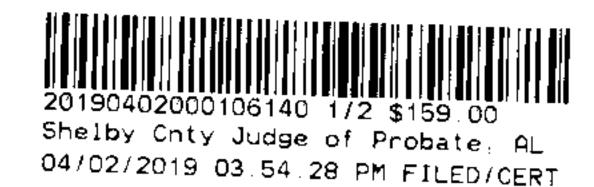
CERTIFICATE OF FORMATION

OF



FROST HOLDINGS, LLC

THE UNDERSIGNED, for the purpose of forming a limited liability company pursuant to the provisions of the Alabama Limited Liability Company Law of 2014, as the same now exists or as may hereafter be amended (the "Law"), does hereby adopt the following Certificate of Formation:

ARTICLE I.

The name of the Company is "Frost Holdings, LLC" (the "Company").

ARTICLE II.

The existence of the Company shall commence on the date of the filing of this Certificate of Formation in the Office of the Probate Court of Shelby County, Alabama.

ARTICLE III.

The street address of the initial registered office of the Company is 500 Sheffield Way, Birmingham, Al 35242. The name of the initial registered agent at the said registered office is Christopher R. Ganter.

ARTICLE IV.

At the time of filing of this Certificate of Formation, there is at least one member of the Company.

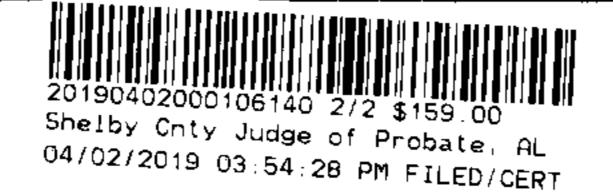
IN WITNESS WHEREOF, the undersigned Organizer does hereby make this Certificate of Formation and does hereby affirm that the facts stated herein are true, and accordingly signs this Certificate of Formation this ________, 2019.

Anthony C. Willoughby

This instrument prepared by:

Anthony C. Willoughby, Esq. Dominick Feld Hyde, P.C. 1130 22nd Street South Ridge Park, Suite 4000 Birmingham, Alabama 35205

John H. Merrill Secretary of State



P.O. Box 5616 Montgomery, AL 36103-5616

STATE OF ALABAMA

I, John H. Merrill, Secretary of State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Title 10A, Chapter 1, Article 5, Code of Alabama 1975, and upon an examination of the entity records on file in this office, the following entity name is reserved as available:

Frost Holdings, LLC

This name reservation is for the exclusive use of Charles J. Shirley, 7895 Highway 119, Alabaster, AL 35007 for a period of one year beginning March 08, 2019 and expiring March 08, 2020



RES831566

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the city of Montgomery, on this day.

March 08, 2019

Date

J. W. Menill

John H. Merrill

Secretary of State