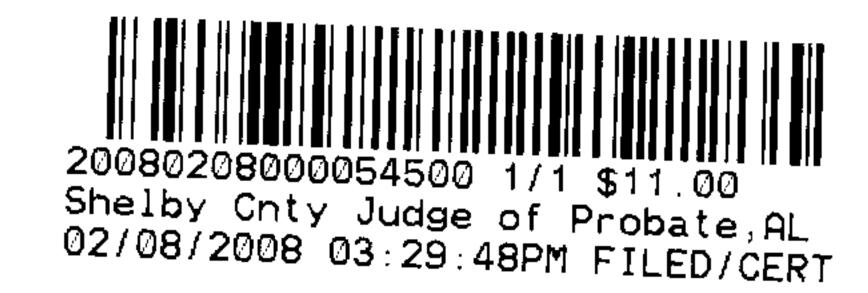
Certificate of Trust



State of Alabama)
County of Shelby)

The undersigned Trustor and Trustee hereby certify the following:

- 1. This Certificate of Trust refers to the Neville Living Trust, dated May 11, 2007, under a revocable trust agreement executed on May 11, 2007 by Kathryn A. Neville as Trustor.
- 2. The address of the Trustor is 3164 Crossings Dr., Birmingham, Alabama 35242.
- 3. The initial Trustee of my Trust is: Kathryn A. Neville
- 4. The present Trustee is:

 Kathryn A. Neville
- Unless otherwise provided in my Trust Agreement, when I am serving as Trustee under my Trust, I may conduct business and act on behalf of my Trust without the consent of any other Trustee.
- 6. My Trustee under my Trust Agreement is authorized to acquire, sell, convey, encumber, lease, borrow, mortgage, manage and otherwise deal with interests in real and personal property in my Trust name. All powers of my Trustee are fully set forth in Article Ten of my Trust Agreement.
 - 7. The Neville Living Trust, has the power to mortgage Lot 99 of Phase Five Caldwell Crossings, 2nd Sector to Regions Bank. The title to the property is held in the name of Kathryn A. Neville, Trustee or her successors in trust, under the Neville Living Trust, dated May 11, 2007 and any amendments thereto. The subject property is more particularly described as:

Lot 99, according to the Survey of Phase Five Caldwell Crossings, 2nd Sector, as recorded in Map Book 32, Page 103, in the Probate Office of Shelby County, Alabama.

- 8. My Trust has not been revoked and there have been no amendments, modifications, revocations, and/or terminations which would limit the powers of my Trustee over trust property or cause the representations contained in this certification of trust to be incorrect.
- 9. No person or entity paying money to or delivering property to my Trustee shall be required to see to its application. All persons relying on this document regarding my Trustee and their powers over trust property shall be held harmless for any resulting loss or liability from such reliance. A copy of this Certificate of Trust shall be just as valid as the original.

The undersigned certify that the statements in this Certificate of Trust are true and correct and that it was executed in the County of Jefferson, Alabama on February 5, 2008.

State of Alabama
County of Jefferson

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County of Jefferson

State of Alabama
County of Jefferson

County of Jefferson

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Kathryn A. Neville, whose name as Trustee of the Neville Living Trust, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, Kathryn A. Neville, in her capacity as such Trustee and with full authority, executed the same voluntarily for the Neville Living Trust.

Given under my hand and official seal this the 5th day of February, 2008.

Notary Public: Luke A. Henderson My Commission Expires: 7/26/08

Prepared by:
Luke A. Henderson, Esq.
Bynum & Bynum, Attorneys
17 Office Park Circle
Birmingham, AL 35223