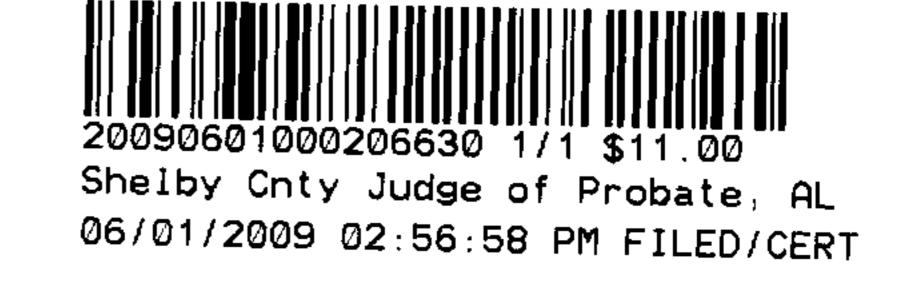
Certificate of Trust

State of Alabama)
County of Shelby)



The undersigned Trustees hereby certify the following:

- 1. This Certificate of Trust refers to the Rehman F. Merchant and Noor Jehan Merchant, dated May 16, 2005 under a revocable trust agreement executed on May 16, 2005 by Rehman F. Merchant and Noor Jehan Merchant, Trustees.
- The address of the Trustees is 2125 Arbor Hill Parkway, Birmingham, Alabama 35244.
- 3. The initial Trustees of the Trust are:

Rehman F. Merchant and Noor Jehan Merchant

4. The present Trustees are:

Rehman F. Merchant and Noor Jehan Merchant

- Unless otherwise provided in our Trust Agreement, when we are serving as Trustees under our Trust, we may conduct business and act on behalf of our Trust without the consent of any other Trustees.
- Our Trustees under our Trust Agreement are authorized to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in our Trust name. All powers of our Trustees are fully set forth in Article Seven of my Trust Agreement.
 - 7. The Rehman F. Merchant and Noor Jehan Merchant Revocable Trust have the power to mortgage the property at 2125 Arbor Hill Parkway, Birmingham, AL 35244. The title to the property is held in the name of Rehman F. Merchant and Noor Jehan Merchant as Trustees of the Rehman F. Merchant and Noor Jehan Merchant Revocable Trust. The subject property is more particularly described as:

8.

Lot 81, according to the Final Plat of Arbor Hill, Phase II, as recorded in Map Book 23, page 142, in the Probate Office of Shelby County, Alabama.

- 8. Our Trust has not been revoked and there have been no amendments, modifications, revocations, and/or terminations which would limit the powers of our Trustees over trust property or cause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 our Trustee shall be required to see to its application. All persons relying on this document regarding our 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 May 14, 2009.

Trustees:

Rehman F. Merchant

Noor Jehan Merchant

State of Alabama)
County of Jefferson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that, Rehman F. Merchant and Noor Jehan Merchant, whose names as Trustees of the Rehman F. Merchant and Noor Jehan Merchant Revocable 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 conveyance, they, in their capacities as such Trustees and with full authority, executed the same voluntarily for the Rehman F. Merchant and Noor Jehan Merchant Revocable Trust.

Given under my hand and official seal this the 14th day of May, 2009.

Notary Public:

My Commission Expires:

7-26-2012

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