TRUST CERTIFICATE

20110609000169970 1/3 \$15.00 Shelby Cnty Judge of Probate, AL 06/09/2011 10:37:35 AM FILED/CERT

TO WHOM IT MAY CONCERN:

Re: 2006 KOPPEL LIVING TRUST, dated January 4, 2007 ("Trust").

The undersigned represent, warrant and certify as follows:

- 1. The above Trust is in full force and effect.
- 2. The names of the Trustees now acting under and on behalf of the Trust (and who are the only Trustees qualified to act) are:

DONALD ROBERT KOPPEL and MAUREEN KATHERINE KOPPEL

3.	The Trust is	
[chec	k one: a revocable inter vivos trust /	an irrevocable trustl.

and has not been revoked, modified, or amended in any manner which would cause the representations contained in this certification to be incorrect.

- 4. This certification is made for the purpose of evidencing the appointment, incumbency and authority to take certain action of the above-named Trustees.
- Title to assets of this Trust are held as DONALD ROBERT KOPPEL and MAUREEN KATHERINE KOPPEL, Trustees of the 2006 KOPPEL LIVING TRUST, dated January 4, 2007.
- 6. The Trustees have the power and authority to cause the Trust to execute and enter into all of the documents (collectively "Transaction Documents") in connection with the modification of an existing loan held by TELESIS COMMUNITY CREDIT UNION, a California state chartered credit union ("Lender") in the original principal sum of TWO MILLION FOUR HUNDRED FIFTY-SEVEN THOUSAND AND 00/100 DOLLARS (US \$2,457,000.00) ("Loan") to DONALD ROBERT KOPPEL and MAUREEN KATHERINE KOPPEL, Trustees of the 2006 KOPPEL LIVING TRUST, dated January 4, 2007 ("Borrower"). The Trustees have delivered to Lender full and complete copies of the trust agreement and any amendments thereto.
 - 7. That Trustees have the full power and authority to:
- (a) Obtain credit, with or without security, from Lender in the principal amount of the Loan, plus interest and other charges and sums that may become due in connection with the loan documents evidencing such credit;
- (b) Execute modification agreements, notes, drafts, guarantees, applications for letters of credit or other Transaction Documents, or give agreements of any type as evidence thereof;
- (c) Discount with Lender notes, drafts, trade acceptances, contracts, or other paper at any time owned or held by said Borrower;
- (d) Execute and deliver to Lender guarantees of the obligations or liabilities of others, including, without limitation, continuing guarantees, guarantees of loans and guarantees of completion;
- (e) Pledge, assign, mortgage, hypothecate, and/or execute mortgages or deeds of trust upon or security agreements covering any real, personal or intangible property of any kind of Borrower, whether now owned or hereafter acquired, as security for any or all obligations, now or hereafter existing, of Borrower to Lender; and any moneys or other property of Borrower at any time held by Lender, and direct the disposition of the proceeds of any obligation of said Borrower to said Lender.

Trust Certificate
Loan No.: 5962886082

- 8. All instruments and documents hereinabove referred to shall be in such form and shall contain such terms and conditions as may be approved by Trustees, such approval to be conclusively evidenced by the execution thereof by Trustees.
- 9. This declaration is given with the understanding and intention that it be relied upon by Lender in the making, extending and/or modifying of the Loan to Borrower. Lender shall be entitled to act in reliance upon the matters herein contained without further inquiry of any kind, notwithstanding anything contained in the trust agreement or other trust documents of Borrower or any other agreements or documents.
- 10. This Certificate may be executed in any number of counterparts each of which shall be deemed an original, but all such counterparts together shall constitute but one Certificate.

Dated: April 11, 2011

[Seal]

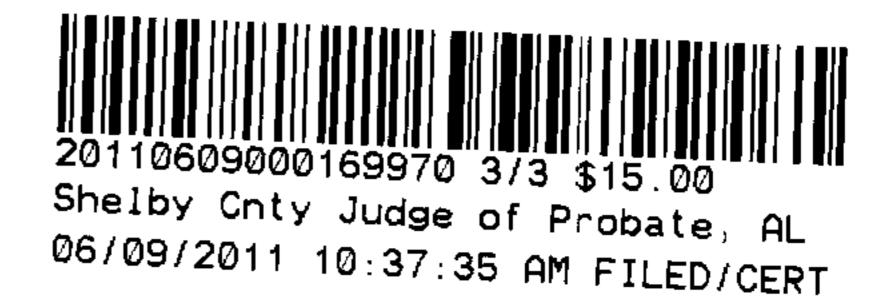
DONALD ROBERT KOPPEL, Trustee of the 2006 KOPPEL LIVING TRUST, dated January 4, 2007

[Seal]

MAUREEN KATHERINE KOPPEL, Trustee of the 2006 KOPPEL LIVING TRUST, dated January 4, 2007

Shelby Cnty Judge of Probate, AL

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CERTIFICATION

I, Janey Oliver, employee of Land Title Company of Alabama, located at 600 North 20th Street, Birmingham, Alabama execute this certification in order that one original executed Trust Certificate may be filed in multiple counties in Alabama.

I hereby certify that this TRUST CERTIFICATE of the 2006 Koppel Living Trust, dated January 4, 2007 is a true and correct copy of an original document dated April 11, 2011.

LAND TITLE COMPANY

3Y:

ce President

Sworn to and subscribed on this the

7th day of June, 2011.

MAtary Public

MAY COMMUNISSION EXPIRES: 10-6-2013