

## **CERTIFICATION OF TRUST**

**KNOW THAT**, GINGER B. TALBERT hereby presents this Certification of Trust, in lieu of providing a copy of the trust instrument, to establish the existence and terms of the trust as set forth below.

1. Purpose of Certification of Trust. This Certification of Trust is intended to serve as a "Certification of Trust" under the Alabama Uniform Trust Code, as amended. The purpose of this Certification of Trust is (1) to certify the existence of the **AMENDED AND RESTATED GINGER B. TALBERT REVOCABLE TRUST originally dated May 4, 1999** (the "Trust") and identify the powers of the Trustees, and (2) to summarize some the more important provisions of the Trust so the Trustees can deal with third parties, such as financial institutions, stock transfer agents, brokerage houses, insurance companies, and others, without disclosing all of the provisions of the Trust, which is a private and confidential document.

2. Creation of the Trust. **GINGER B. TALBERT**, having an address at 3060 Brookhill Drive, Birmingham, AL 35242-3755, as Grantor, amended and restated the Trust, known as the **GINGER B. TALBERT REVOCABLE TRUST originally dated May 4, 1999**, by executing an Amended and Restated Living Trust, dated November 30, 2012 (the "Living Trust"). The Trust continues in existence.

3. Trust Revocable. The Trust is revocable. The Grantor reserved the right to revoke, amend or modify the Living Trust during his life. The Trust has not been revoked, modified or amended in any manner that would cause the representations contained in this Certification of Trust to be incorrect.

4. The Trustees. The Living Trust names GINGER B. TALBERT, having an address as aforesaid, and, JAMES L. TALBERT having an address at 3060 Brookhill Drive, Birmingham, AL 35242-3755, as trustees (collectively referred to as the "Trustees").

5. Powers of the Trustees. The Living Trust provides that the Trustees, in addition to and without limitation of the powers provided by law, shall have the following powers:

(a) To retain such property for any period, whether or not the same is of the character permissible for investments by fiduciaries under any applicable law, and without regard to the effect any such retention may have upon the diversity of investments;

(b) To sell, transfer, exchange, convert or otherwise dispose of, or grant options with respect to, such property, at public or private sale, with or without security, in such manner, at such times, for such prices, and upon such terms and conditions as the Trustees may deem advisable;

(c) To invest and reinvest in common or preferred stocks, securities, limited liability companies, investment trusts, mutual funds, regulated investment

companies, bonds and other property, real or personal, foreign or domestic, including any undivided interest in any one or more common trust funds, whether or not such investments be of the character permissible for investments by fiduciaries under any applicable law, and without regard to the effect any such investment may have upon the diversity of investments; however, the aggregate return of all investments of the Marital Deduction Trust shall be reasonable in light of then existing circumstances;

(d) To render liquid the trust estate or any trust created hereunder in whole or in part, at any time and from time to time, and to hold unproductive property, cash or readily marketable securities of little or no yield for such period as the Trustees may deem advisable;

(e) To lease any such property beyond the period fixed by statute for leases made by fiduciaries and beyond the duration of any trust created hereunder;

(f) To join or become a party to, or to oppose, any reorganization, readjustment, recapitalization, foreclosure, merger, voting trust, dissolution, consolidation or exchange, and to deposit any securities with any committee, depository or trustee, and to pay any fees, expenses and assessments incurred in connection therewith, and to charge the same to principal, and to exercise conversion, subscription or other rights, and to make any necessary payments in connection therewith, or to sell any such privileges;

(g) To form one or more corporations or limited liability companies, alone or with any person, in any jurisdiction, and to transfer assets to any new or existing corporation or limited liability company in exchange for stock or membership interests; to form one or more partnerships with any person in any jurisdiction, to have any trust or a nominee be a general or limited partner, and to transfer assets to any new or existing partnership as a capital contribution; to enter into one or more joint ventures or associations with any person in any jurisdiction, and to commit assets to the purposes of those ventures or associations; and to retain as an investment for any period any securities, partnership interests or other assets resulting from any such actions;

(h) To vote in person at meetings of stock or security holders and adjournments thereof, and to vote by general or limited proxy with respect to any stock or securities;

(i) To hold stock and securities in the name of a nominee without indicating the trust character of such holding, or unregistered or in such form as will pass by delivery, or to use a central depository and to permit registration in the name of a nominee;

(j) To initiate or defend, at the expense of the trust estate, any litigation relating to this Agreement or any property of the trust estate which the Trustees consider



advisable, and to pay, compromise, compound, adjust, submit to arbitration, sell or release any claims or demands of the trust estate or any trust created hereunder against others or of others against the same as the Trustees may deem advisable, including the acceptance of deeds of real property in satisfaction of notes, bonds and mortgages, and to make any payments in connection therewith which the Trustees may deem advisable;

(k) To borrow money for any purpose from any source, including any trustee at any time acting hereunder, and to secure the repayment of any and all amounts so borrowed by mortgage or pledge of any property;

(l) To possess, manage, develop, subdivide, control, partition, mortgage, lease or otherwise deal with any and all real property; to satisfy and discharge or extend the term of any mortgage thereof; to execute the necessary instruments and covenants to effectuate the foregoing powers, including the giving or granting of options in connection therewith; to make repairs, replacements and improvements, structural or otherwise, or abandon the same if deemed to be worthless or not of sufficient value to warrant keeping or protecting; to abstain from the payment of real estate taxes, assessments, water charges and sewer rents, repairs, maintenance and upkeep of the same; to permit to be lost by tax sale or other proceeding or to convey the same for a nominal consideration or without consideration; to set up appropriate reserves out of income for repairs, modernization and upkeep of buildings, including reserves for depreciation and obsolescence, and to add such reserves to principal and, if the income from the property itself should not suffice for such purposes, to advance out of other income any sums needed therefor, and except in the case of the Marital Deduction Trust, advance any income of the trust for the amortization of any mortgage on property held in the trust;

(m) To purchase from the legal representatives of the estate of the Grantor (or the estate of the Grantor's wife) or from the trustees of any trust established by the Grantor (or by the Grantor's wife) any property constituting a part of such estate or trust at its fair market value and to make loans for adequate consideration to such legal representatives or trustees, upon such terms and conditions as the Trustees may determine in their absolute discretion;

(n) To carry insurance of the kinds and in the amounts which the Trustees consider advisable, at the expense of the trust estate, to protect the trust estate and the Trustees personally against any hazard;

(o) To make distribution of the trust estate or of the principal of any trust created hereunder in cash or in kind, or partly in kind, and to cause any distribution to be composed of cash, property or undivided fractional shares in property different in kind from any other distribution, and to determine the fair valuation of the property so allocated, with or without regard to the tax basis; to hold the principal of separate trusts in a consolidated fund and to invest the same as a single fund; to

split trusts for purposes of allocating GST exemptions (within the meaning of Section 2642(a) of the Internal Revenue Code); and to merge any trusts which have substantially identical terms and beneficiaries, and to hold them as a single trust;

(p) To employ and pay the compensation of accountants, attorneys, experts, investment counselors, custodians, agents and other persons or firms providing services or advice, irrespective of whether the Trustees may be associated therewith; to delegate discretionary powers to such persons or firms; and to rely upon information or advice furnished thereby or to ignore the same, as the Trustees in their discretion may determine;

(q) To change the situs and/or governing law of any trust hereunder to any state the Trustees from time to time may deem desirable, and to take such further actions, including without limitation the amendment to the terms of the trust, as may be necessary or advisable to effectuate such change;

(r) To execute and deliver any and all instruments or writings which it may deem advisable to carry out any of the foregoing powers; and

(s) To exercise all such rights and powers and to do all such acts and enter into all such agreements as persons owning similar property in their own right might lawfully exercise, do or enter into.

The Living Trust provides that no person who deals with any Trustee hereunder shall be bound to see to the application of any asset delivered to such Trustee or to inquire into the authority for, or propriety of, any action taken or not taken by such Trustee.

6. Signature Authority. Except where a Trustee is expressly barred from making discretionary any discretionary distributions of income or principal to himself or herself or to satisfy any of his or her legal obligations, or to make discretionary allocations of receipts or disbursements as between income and principal, actions of the Trustees under this Trust Declaration shall be taken by the Trustees acting jointly. However, a Trustee may delegate, by an instrument in recordable form filed with the trust records, any rights or powers to another Trustee and, after such delegation, shall have no further responsibility with respect to the exercise of such rights and powers while such delegation remains in effect. Any delegation may be revoked by an instrument in recordable form so filed. If either Trustee for any reason shall fail or cease to act as Trustee, the remaining successor Trustee shall have the right to serve as sole Trustee under the Trust, without appointment of a successor co-Trustee. Under the Living Trust no other person is required or needed to sign such documents for them to be effective as to the Trust.

7. Reliance by Third Parties. This Certification of Trust is executed as evidence of the existence of the foregoing Living Trust. Any person may rely upon this Certification of Trust as evidence of the existence of said Living Trust, and is relieved of any obligation to verify that any transaction entered into by a Trustee thereunder is consistent with the terms and

conditions of said Living Trust. The Trust has not been revoked, modified or amended in any manner that would cause the representations contained in this Certification of Trust to be incorrect. This Certification of Trust contains a true and correct representation of terms of the Trust. All persons dealing with the Trustees may rely on this Certification of Trust as a true statement of the provisions of the Living Trust as of the date this Certification of Trust is presented to such person (regardless of the date of execution of this Certification of Trust) unless such person has actual knowledge that the representations contained in this Certification of Trust are incorrect. A person who acts in reliance upon this Certification of Trust without actual knowledge that the representations contained herein are incorrect shall not be liable to any other person for so acting.

8. Short Name of the Trust. The Trust and the Living Trust may be referred to by the name: " **AMENDED AND RESTATED GINGER B. TALBERT REVOCABLE TRUST originally dated May 4, 1999**". Any transfers to the Living Trust or any trust thereunder may refer to the aforesaid name or to " GINGER B. TALBERT and JAMES L. TALBERT and as Trustees under **AMENDED AND RESTATED GINGER B. TALBERT REVOCABLE TRUST originally dated May 4, 1999**", with or without specifying any change in Trustees or any amendment to the Living Trust.

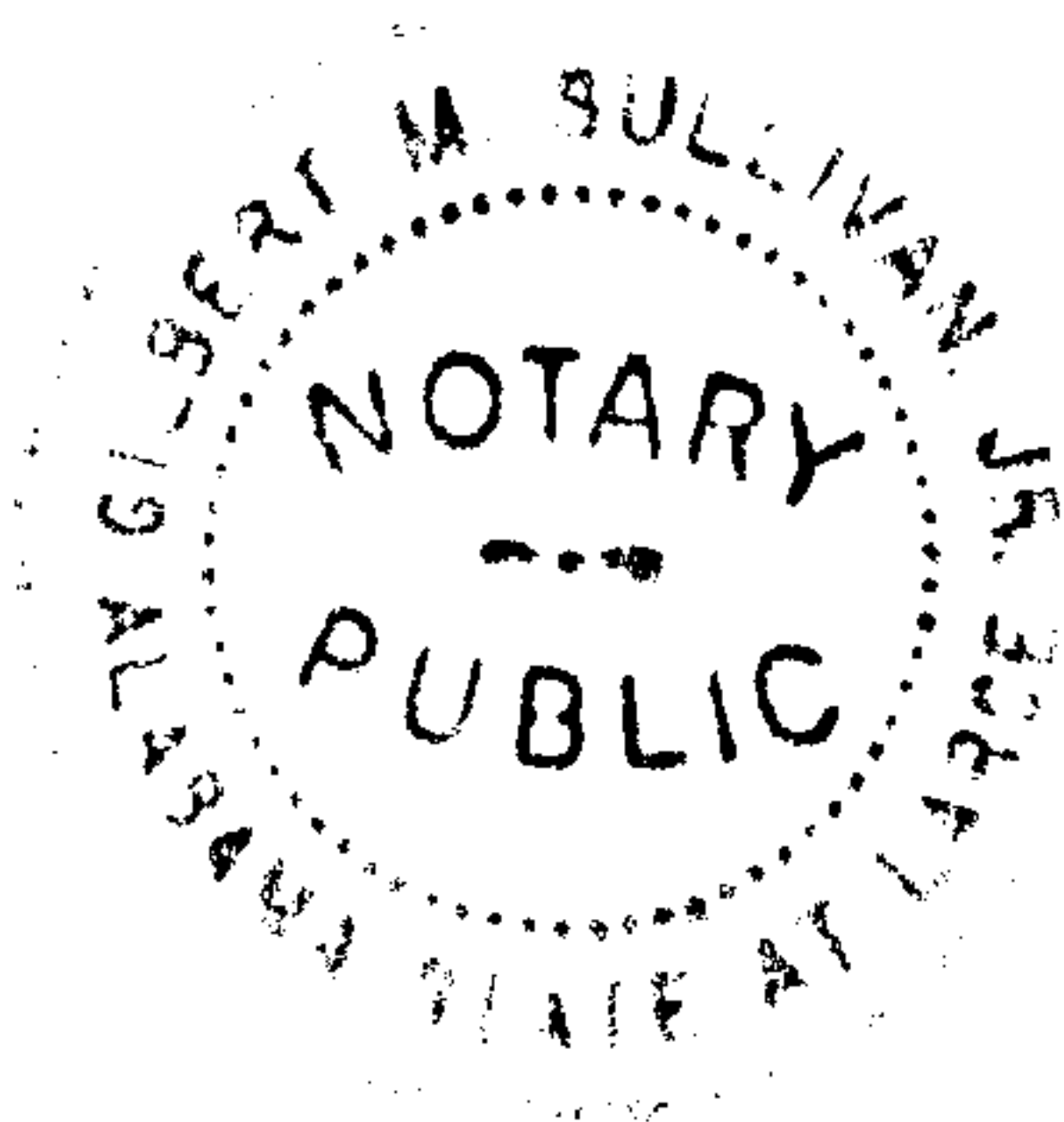
**IN WITNESS WHEREOF**, the Grantor has executed this Certification of Trust as of this 30 day of November, 2012.

  
GINGER B. TALBERT  
Grantor

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a notary public, hereby certify that **GINGER B. TALBERT**, whose name is signed to the foregoing Certification of Trust, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Certification of Trust, she executed the same voluntarily on this 30<sup>th</sup> day of November, 2012.

Given under my hand and official seal this 30<sup>th</sup> day of November, 2012.



  
Notary Public  
My commission expires on

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Jan 31, 2013  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

