

Certificate of Trust

The undersigned Trustor and Trustee hereby certifies the following:

1. This Certificate of Trust refers to the Coco Palms Trust dated January 6, 2012, and any amendments thereto, executed by Veronica M. Raczkowski and R. Fredric Babayan as Trustors (the "Trust"). Property held in the Trust is to be held, administered, and distributed in accordance with the terms and conditions of the Trust.
2. The Trust provides for three different categories of property held in accordance with the terms and conditions of the Trust as follows:
 - a) The sole and separate property of R. Fredric Babayan to be administered and distributed by R. Fredric Babayan as Trustee of such property.
 - b) The sole and separate property of Veronica M. Raczkowski to be administered and distributed by Veronica M. Raczkowski as Trustee of such property.
 - c) The community property of the Trustors to be administered and distributed by R. Fredric Babayan and Veronica M. Raczkowski as Co-Trustees of such property.

Lot 6-A according to the Resubdivision of Lot 6 of White Stone Center Subdivision as recorded in Map Book 35, Page 142, in the Office of the Judge of Probate of Shelby County, Alabama, the property that is to be insured by Land Title Company of Alabama under LTC File No.: 9975K-16 (the "Property") is specifically referred to in the Trust as the sole and separate property of Veronica M. Raczkowski to be administered and distributed by Veronica M. Raczkowski as Trustee of such property. **As such, Veronica M. Raczkowski acts with the full power of a Trustee and not Co-Trustee as to the Property.**

3. The initial Trustees of the Trust are:

Veronica M. Raczkowski and R. Fredric Babayan

4. The address of the Trustors is 708 California Street, Huntington Beach, California 92648.
5. The present Trustees of the Trust are:

Veronica M. Raczkowski
708 California Street,
Huntington Beach, California 92648

R. Fredric Babayan
708 California Street,
Huntington Beach, California 92648

6. Specifically with regard to the Property, Veronica M. Raczkowski may make decisions and bind the Trust with regard to the Property in the exercise of all powers and discretion granted to the Trustees without the consent of R. Fredric Babayan.
7. The Trustees under the Trust Agreement are authorized to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in the Trust's name. All powers of the Trustees are fully set forth in the Trustee Powers Article of the Trust Agreement.
8. The Trust is revocable as to the community property held in the Trust by either R. Fredric Babayan or Veronica M. Raczkowski. With regard to the Property, such property is categorized as the separate property of Veronica M. Raczkowski and, as such, is revocable by Veronica M. Raczkowski only. The Trust, executed on January 6, 2012 as amended by that certain First Amendment to Coco Palms Trust dated as of September 11, 2014, currently exists, has not been revoked, modified, or amended in any manner that would cause the representations contained in this certification of trust to be incorrect. There have been no amendments limiting the powers of our Trustees over trust property.
9. No person or entity paying money to or delivering property to our Trustees shall be required to see to its application. All persons relying on this document regarding our Trustees 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 certifies that the statements in this Certificate of Trust are true and correct and that it was executed on May 30, 2017.

Trustor and Trustee:



VERONICA M. RACZKOWSKI

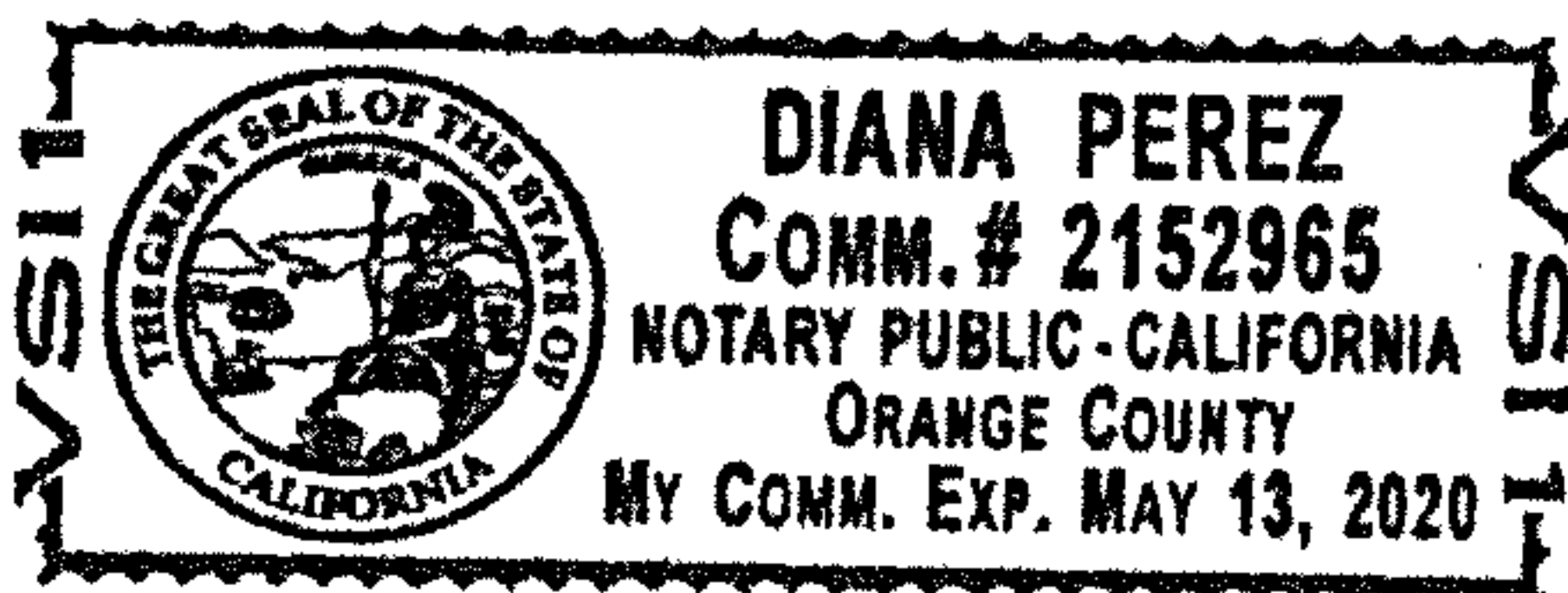
STATE OF CALIFORNIA)
 :
COUNTY OF ORANGE)

I, the undersigned, a notary public in and for said county in said state, hereby certify that Veronica M. Raczkowski, whose name as Trustor and Trustee of the Coco Palms Trust dated

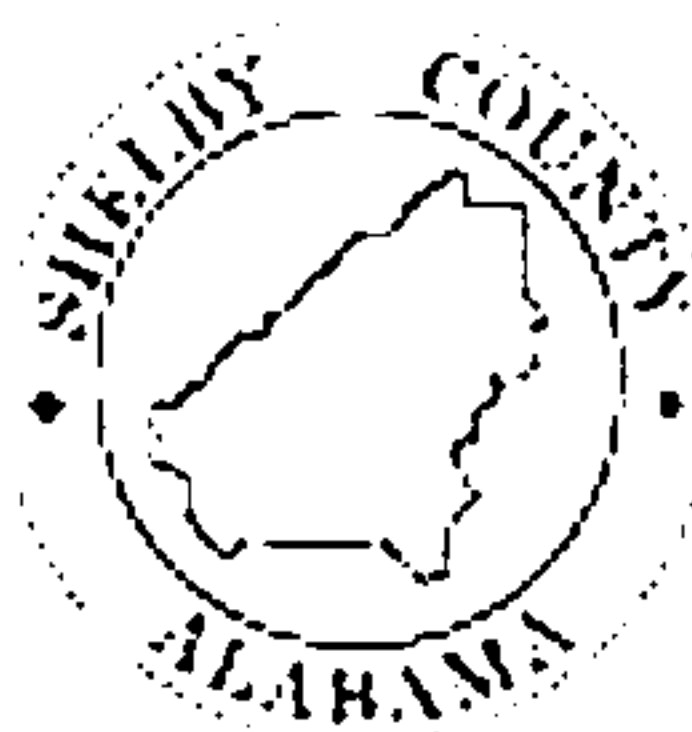
January 6, 2012, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she as such trustor and trustee and with full authority, executed the same voluntarily for and as the act of said trust.

Given under my hand and official seal this the 30 day May, 2017.

[SEAL]



Diana Perez
Notary Public
My Commission Expires: 5/13/2020



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
05/04/2017 01:19:44 PM
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20170504000155550

James W. Fuhrmeister