

**CERTIFICATE OF TRUST FOR**  
**THE FINDLAY FAMILY REVOCABLE TRUST**

Pursuant to ARK. CODE ANN. § 28-73-1013, this information is provided instead of providing a copy of the trust instrument. A copy of this document shall be as valid and binding as the original.

The undersigned hereby certifies the following:

1. This Certificate of Trust relates to The Findlay Family Revocable Trust created on the 21 day of December, 2023 (hereinafter referred to as the "Trust Agreement"). Title to property held by the Trust Agreement shall be held by "Stephen M. Findlay II and Heather E. Findlay, Trustees, or their successors in interest, of The Findlay Family Revocable Trust dated December 21, 2023."
2. The Trust Agreement is revocable and the Grantors hold the power to amend or revoke the Trust Agreement.
3. The names of the Grantors are Stephen M. Findlay II and Heather E. Findlay.
4. The names of the original Trustees are Stephen M. Findlay II and Heather E. Findlay.
5. The current acting co-Trustees are Stephen M. Findlay II and Heather E. Findlay. The Trustees' address is 8705 W. Flycatcher Place, Bentonville, AR 72713. Upon the death or incapacity of one of the current acting Trustees, the other shall act as sole Trustee. Upon the death or incapacity of both of the current acting co-Trustees, the Successor Trustee shall be Aaron Holden. Aaron Holden's address is 8673 Mohring Place, Leeds, AL 35094. If Aaron Holden is unwilling or unavailable to serve as Successor Trustee, the Successor Trustee shall be Kaitlyn Findlay. Kaitlyn Findlay's address is 2604 SE Lantern Street, Apt. 107, Bentonville, AR 72712.
6. The Trustees are authorized to exercise all powers conferred by Arkansas law as described in Ark. Code Ann. §§28-69-304, 28-73-815, and 28-73-816, and additionally to undertake the following acts in a fiduciary capacity:
  - a) The Trustees may hold and retain as part of the Trust fund any property owned by either of us, whether or not such investment would be appropriate for a prudent investor. The Trustees may also hold and retain as part of the Trust fund any property received from any source, and invest and reinvest the Trust fund (or leave it temporarily uninvested) in any type of property and every kind of investment in the same manner as a prudent investor would invest his or her own assets. The Trustees may buy and hold in Trust assets that will be used personally by one or more beneficiaries, even if those assets would not otherwise be acquired by a prudent investor investing his or her own assets.
  - b) The Trustees may sell or exchange any real or personal property contained in the Trust, for cash or credit, at public or private sale, and with such warranties or indemnification as the Trustees may deem advisable.
  - c) The Trustees may borrow money (even from a Trustee or beneficiary) for the benefit of the Trust and secure these debts with property of the Trust.

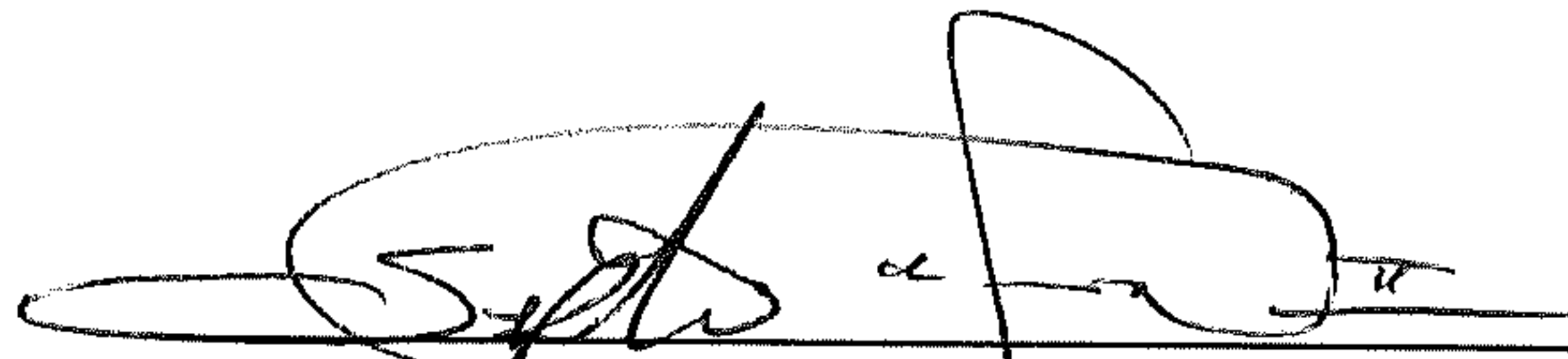
- d) The Trustees may grant security interests and execute all instruments creating such interests upon such terms as the Trustees may deem advisable.
- e) The Trustees may compromise and adjust claims against or on behalf of the Trust on such terms as the Trustees may deem advisable.
- f) The Trustees may take title to any securities in the name of any custodian or nominee without disclosing this relationship.
- g) The Trustees may determine whether receipts are income or principal and whether disbursements are to be charged against income or principal to the extent not clearly established by state law. A determination made by the Trustees in good faith shall not require equitable adjustments.
- h) The Trustees may make all tax elections and allocations the Trustees may consider appropriate; however, this authority is exercisable only in a fiduciary capacity and may not be used to enlarge or shift any beneficial interest except as an incidental consequence of the discharge of fiduciary duties. A tax election or allocation made by the Trustees in good faith shall not require equitable adjustments.
- i) The Trustees may employ such lawyers, accountants and other advisers as the Trustees may deem useful and appropriate for the administration of the Trust. The Trustees may employ a professional investment adviser and delegate to this adviser any discretionary investment authorities to manage the investments of the Trust, including any investment in mutual funds, investment trusts, or managed accounts, and may rely on the adviser's investment recommendations without liability to any beneficiary.
- j) The Trustees may buy and hold insurance policies on the life of any beneficiary or any person in whom a beneficiary has an insurable interest and may pay the premiums on such policies from income or principal, as the Trustees may deem advisable.
- k) The Trustees may exercise all incidents of ownership over any life insurance policies held as part of the Trust estate.
- l) The Trustees may divide and distribute the assets of the Trust in kind, in money, or partly in each, without regard to the income tax basis of any asset and without the consent of any beneficiary. The decision of the Trustees in dividing any portion of the Trust fund between or among two (2) or more beneficiaries shall be binding on all persons.
- m) The Trustees may pay any insurance premiums or other policy charges from Trust income or principal. If the trust funds are inadequate to pay such premiums or charges, the Trustees may (after receiving written notice that a premium or charge has not been paid) do one or more of the following: a) use any automatic premium loan feature; b) borrow against any policy cash reserves (whether or not on the policy for which premium or charges shall be paid); or c) elect any automatic non-forfeiture feature.
- n) The Trustees may decline to enter into or maintain any litigation, endorse policy payments, or take other action respecting any Trust insurance policies until the




Trustees shall have been indemnified against all expenses and liabilities involved in such action.

- o) The Trustees may decline to inquire whether the Trustees or the Trust shall have been a designated beneficiary of any insurance policy or other death benefit, and the Trustees need not act with respect to such policies until receipt of written notice that the Trustees or the Trust may be a policy beneficiary.
- 7. The undersigned hereby represent that the statements contained in this Certificate of Trust are true and correct, and that there are no other provisions in the Trust Agreement or amendments to it that limit the powers of the Trustees to sell, convey, pledge, mortgage, lease, manage, operate, control, transfer title, divide, convert, allot or sell upon deferred payments trust property, including real and personal property. This Trust has not been revoked, modified, or amended in any manner which would cause the representations in this certification of trust to be incorrect. This Certificate of Trust is being signed by all currently acting trustees of the trust.

DATED this 21 day of December, 2023.

  
Stephen M. Findlay II

  
Heather E. Findlay

## ACKNOWLEDGMENT

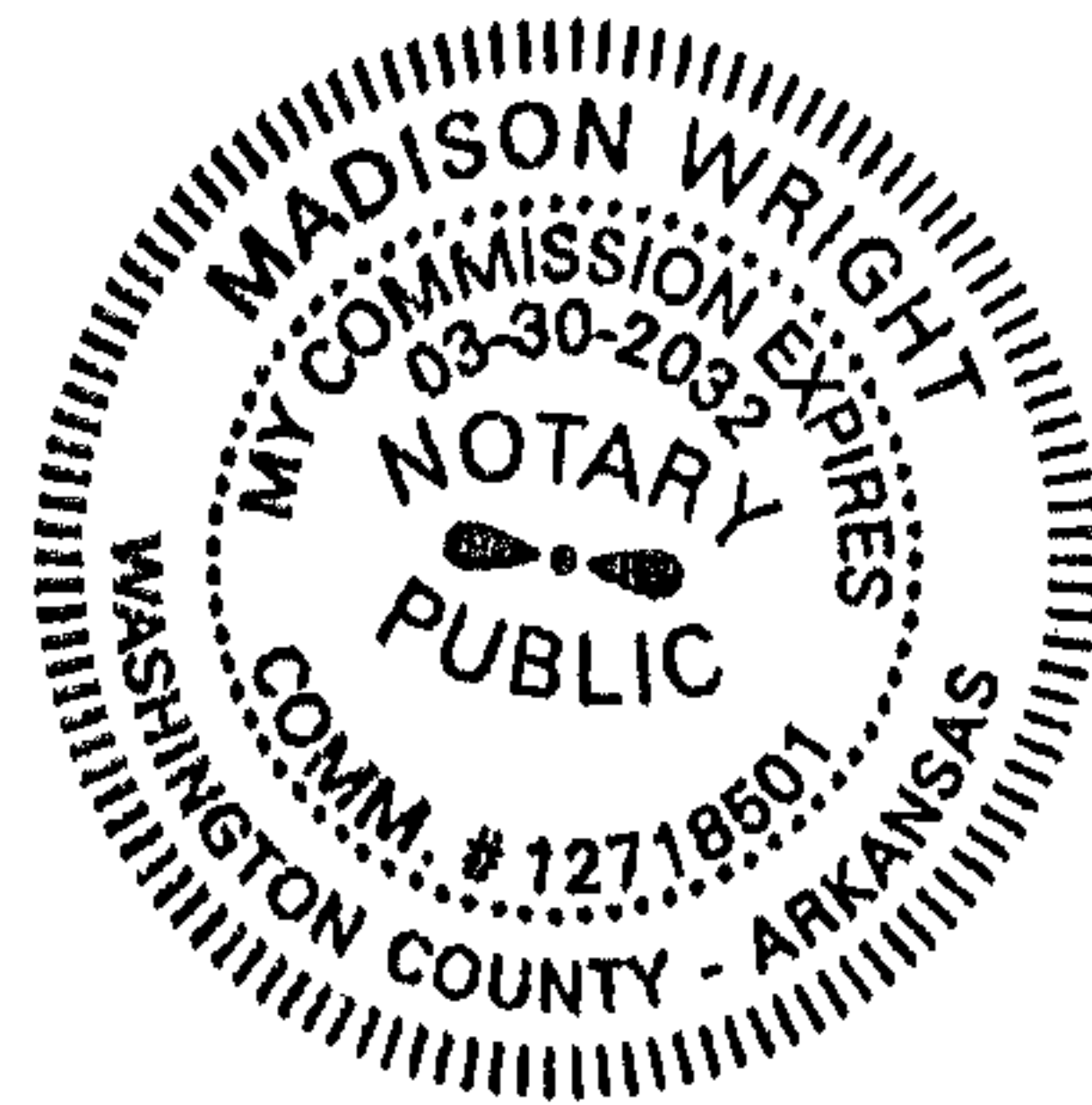
STATE OF ARKANSAS

COUNTY OF WASHINGTON

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On this day, before me, the undersigned, a Notary Public within and for the County and State aforesaid, duly qualified, commissioned and acting, came Stephen M. Findlay II and Heather E. Findlay, husband and wife, to me well known as (or satisfactorily proven to be) the persons in the foregoing instrument of writing, and stated that they had executed the same for the consideration, uses, and purposes therein mentioned and set forth.

WITNESS my hand and official seal on this 21<sup>st</sup> day of December, 2023.



Madison Wright  
Notary Public

My Commission Expires: 3-30-2037



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**08/18/2025 10:34:25 AM**  
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Allie S. Bayal