

SHAC
REAL ESTATE MORTGAGE

THIS MORTGAGE is made this 25th day of March, 2011 (referred to herein as the "Second Mortgage"), between Daniel J. Keller Jr., a married person as sole and separate property, herein "BORROWER", whose address is 1116 Emerson, Sheridan, Wyoming, and SHERIDAN HOUSING ACTION COMMITTEE, A WYOMING NONPROFIT CORPORATION (herein "LENDER"), whose address is 476 Marion, Sheridan, Wyoming 82801.

RECITALS:

WHEREAS, one primary function and purpose of Lender is to assist in securing affordable housing for qualified persons.

WHEREAS, to ensure the longevity of Lender's function and purpose, and to provide the most assistance for its available funds, Lender requires that any persons who borrow money from it to purchase affordable housing for which they cannot afford to pay monthly interest on the money so borrowed from Lender, that in lieu thereof Lender shares a prorata portion of that windfall when the housing is later refinanced, sold or conveyed.

WHEREAS, Lender shall use any amounts so reimbursed by borrowers upon their refinance, sale or conveyance of the home in which Lender assisted in them in financing so that it may replenish Lender's general fund to assist other families on other properties to help ensure its funds remain circulated for its primary purposes.

NOW, THEREFORE, in consideration of the mutual covenants, promises and agreements between Lender and Borrower, and other good and valuable consideration the receipt and sufficiency of which is acknowledged, the parties hereto do hereby agree as follows:

Borrower owes Lender the Principal Amount of FIFTEEN THOUSAND AND NO/100 Dollars (\$15,000.00), together with the Reimbursement Amount, as set forth that Promissory Note from Borrower to Lender (herein "Note") dated the same date as this Second Mortgage, the terms of which are incorporated herein by reference. The debt evidenced by the Note and secured by this Second Mortgage (herein the "Loan") is being made to Borrower pursuant to the "SHAC Revolving Fund Guidelines" effective on the date hereof, which Borrower has received a copy and the terms of which are incorporated herein by reference, as are all other loan documents signed by Borrower to induce Lender to make the loan described herein.

In addition to the Loan, Lender acknowledges that the Borrower obtained one (1) senior mortgage loan to purchase the real property described below (herein the "Senior Mortgage") and Lender expressly subordinates its interest herein to the Senior Mortgage only but not to any other indebtedness by Borrower as to the collateral of this Second Mortgage. All of the loan documents evidencing or securing the Senior Mortgage are collectively referred to herein collectively as the Senior Mortgage.

This Second Mortgage secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extension and modifications of the Note; (b) the payment of all other sums, including amounts due pursuant to the Note, advanced by Lender under terms below protect the security of this Second Mortgage; and (c) the performance of Borrower's covenants and agreements under this Second Mortgage and the Note. For this purpose, with the power to sale subject to the rights of the holder of the Senior Mortgage, this Second Mortgage secures the property with the address of 1116 Emerson, Sheridan, Wyoming, more particularly described as follows:

Lot B of Schuster Subdivision, a subdivision in Sheridan County,
Wyoming, as recorded June 7, 2006 in Drawer S, Plat #116

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part

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thereof (herein the "Property"). All replacements and additions shall also be covered by this Second Mortgage as part of the Property.

BORROWER covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey this interest in the Property and, except for the Senior Mortgage and other encumbrances of record acceptable to the holder of the Senior Mortgage, the Property is unencumbered. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to such encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Reimbursement Amount.** Borrower shall promptly pay when due the Principal Amount, set forth above, together with all additional sums due pursuant to the terms of the Note, according to the terms herein. Said amounts shall be paid in full on or before the anniversary date term of first mortgage, in one single payment in full.

2. **Payment on Senior Mortgage; Taxes and Insurance.** Borrower shall perform all of the Borrower's obligations under the Senior Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Second Mortgage, and leasehold payments or ground rents, if any. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender receipts evidencing the payments. Provided further, should the mortgage which is senior to this Second Mortgage be paid in full by Borrower, or should said senior mortgage become payable in full in accord with the terms thereof, then this Second Mortgage shall be due and payable in full simultaneously with the payoff of said senior mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender hereunder shall be applied: First, to any charges due under the Note; second, to amounts payable under paragraph 2; third, to default interest due, if any; and fourth, to principal due.

4. **Discharge of Mortgages; Charges; Liens.** Except for the lien of the Senior Mortgage, Borrower shall promptly discharge any other lien which shall have attained priority over this Second Mortgage unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from holder of the lien an agreement satisfactory to Lender subordinating the lien to this Second Mortgage. Except for the lien of the Senior Mortgage, if Lender determines that any part of the Property is subject to a lien which may attain priority over this Second Mortgage, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy such lien or take one or more of the actions set for above within 10 days of the giving notice.

5. **Subordination.** Lender and Borrower acknowledge and agree that this Second Mortgage is subject to and subordinate in all respects to the terms, covenants and conditions of the Senior Mortgage and to all advances heretofore made or which may hereafter be made, pursuant to the Senior Mortgage, including all sums advanced for the purpose of: (a) protecting or further securing the lien of the Senior Mortgage, curing default by the Borrower under the Senior Mortgage or for any other purpose expressly permitted by the Senior Mortgage; or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property.

Further, if the holder of the Senior Mortgage acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage may terminate upon the Senior Lien Holder's acquisition of title, pursuant to Wyoming law, provided that: (i) the Lender has been given written notice of a default under the Senior Mortgage and (ii) the Lender shall not have cured the default under the Senior Mortgage within the time period provided in such notice sent to the Lender or otherwise required under Wyoming law.

6. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall



not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property and the cost thereof to Borrower shall be assessed in accordance with the terms hereof

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgagee clause. All original policies of insurance required pursuant to the Senior Mortgage shall be held by the holder thereof; provided, however, Lender shall be named as a loss payee as its interest may appear or may be named as an additional insured. If Lender requires, Borrower shall promptly give to Lender copies of all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier, the holder of the Senior Mortgage and Lender. Lender may make proof of loss if not made promptly by the Senior Mortgage holder or the Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Second Mortgage, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Second Mortgage, whether or not then due. The 30-day period will begin when notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of payments. If, pursuant to the terms herein, the Property is acquired by Lender, Borrower's rights to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Second Mortgage immediately prior to the acquisition.

Notwithstanding the above, the Lender's rights to collect and apply the insurance proceeds hereunder shall be subject and subordinate to the rights of the Holder of the Senior Mortgage to collect and apply such proceeds in accordance with the Senior Mortgage.

7. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower shall occupy, establish, and use the Property as Borrower's principal residence within thirty (30) days after the execution of this Second Mortgage and for the duration of this Second Mortgage. Borrower, and Borrower's dependent children, if any, shall be the sole residents at the Property, and no others shall reside at the Property.

Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Second Mortgage or Lender's security interest. Borrower may cure such a default and reinstate, as provided herein, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Second Mortgage or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the debt evidenced by the Note, including, but not limited to, representations concerning: (i) Borrower's occupancy of the Property as a principal residence and (ii) Borrower's income.

Borrower agrees that the Property is subject to use and occupancy restrictions which require Borrower to occupy the Property as his/her/their principal residence at all times during the term of this Second Mortgage, as more fully set forth in the Note. Borrower's violation of such restrictions shall be a default of the terms hereof and entitle the Lender to the remedies provided hereinafter.

8. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Second Mortgage, and loan documents, including the obligation to maintain insurance and pay taxes, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation,

forfeiture or to enforce law or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Second Mortgage (including sums secured by the Senior Mortgage), appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender is not required to do so.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Second Mortgage. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of the disbursement at the highest rate permitted by Wyoming law and shall be payable, with the interest accrued thereon, upon notice from Lender to Borrower requesting payment.

Prior to taking any actions under this paragraph, however, Lender shall notify the holder of the Senior Mortgage of such default in the manner provided hereinafter and shall provide it with the opportunity to cure any such default under this Second Mortgage. All amounts advanced by the holder of the Senior Mortgage to cure a default hereunder shall be deemed advanced by it and shall be secured by the Senior Mortgage. Any action by Lender hereunder to foreclose or accept a deed in lieu of foreclosure shall be subject to the "due on sale" provisions of the Senior Mortgage.

Lender and Borrower further agree that a default hereunder shall constitute a default under the Senior Mortgage. In the event of a default hereunder, the holder of the Senior Mortgage shall have the right to exercise all rights and remedies under the Senior Mortgage.

9. **Inspection.** Lender or its agents may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection, including but not limited to inspection for the confirmation that Borrower is keeping the Property in good repair and maintaining the same as Borrower's principal residence.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of the Senior Mortgage. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Second Mortgage, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Second Mortgage immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Second Mortgage shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Second Mortgage whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Second Mortgage, whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Second Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Second Mortgage by reason of any demand made by the original Borrower



or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound: Joint and Several Liability: Co-signers. The covenants and agreements of this Second Mortgage shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Second Mortgage but does not execute the Note: (a) is co-signing this Second Mortgage only to Second Mortgage, granting and conveying the Borrower's interest in the Property under the terms of this Second Mortgage; (b) is not personally obligated to pay the sums secured by this Second Mortgage; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Second Mortgage or the Note without his/her/their consent or the holder of the Senior Mortgage.

13. Loan Charges. If the loan secured by this Second Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Second Mortgage shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the address of the Property or any other address Borrower designates by written notice to Lender. Any notice to Lender shall be given in writing and forwarded by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice required to be given to the holder of the Senior Mortgage shall be given by first class mail to its last known business address, the address listed in the Senior Mortgage, or at such other address the holder of the Senior Mortgage designates by notice to the Borrower and Lender. Any notice provided for in this Second Mortgage shall be deemed to have been given to Borrower or Lender when mailed or delivered as provided in this paragraph.

15. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Second Mortgage) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (know as the "Loan Servicer") that collects monthly payments due under the Note and this Second Mortgage. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with notice requirements set forth above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

16. No Assignment. Until the loan secured by the Senior Mortgage has been satisfied in full, the Lender and the Borrower agree that the Note and the Second Mortgage will not be assigned without the Senior Mortgage holders' prior written consent.

17. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release or any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Prior to taking any such remedial

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action, however, the Borrower shall notify the older of the Senior Mortgage that such remedial action is necessary and shall obtain its prior written consent for such remedial action.

As used in this section, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this section, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

18. Transfer of the Property or Interest Therein. If all or any part of the Property or any interest therein is sold or transferred without Lender's prior written consent including a transfer of all or any part of the Property, Lender may, at its option, require immediate payment in full of all sums secured by this Second Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Second Mortgage.

19. Acceleration of Payments Upon Default Of Personal Residence Requirement. It is understood and agreed that Lender has made the loan referenced herein, and Borrower has accepted the same, based on the Borrower's representation that she/he/they will exclusively occupy said property during the entire term of this loan as their principal residence. In the event that Borrower ceases, at any time during this term hereof, to occupy the Property as her/his/their principal residence, said failure shall constitute an event of default under this Second Mortgage with specific remedies. If said default continues to exist for thirty (30) days following written notice of such default to Borrower, then Lender shall have the right to declare a breach, accelerate the payment of the entire Principal Amount and Reimbursement Amount pursuant to the following paragraph 20. Borrower agrees that she/he/they shall, following such notice, pay to Lender said amounts in full.

20. Default/Breach; Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's default or breach of any covenant or agreement in this Second Mortgage. The notice shall specify: (a) a default of obligations set forth in the Loan documents and/or this Second Mortgage; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Second Mortgage and sale of the Property by advertisement and sale. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured by the Borrower on or before the date specified in the notice, and the holder of the Senior Mortgage has not exercised its right to cure the default, then Lender at its option may require immediate payment in full of all sums secured by this Second Mortgage without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including but not limited to, reasonable attorney's fees and costs, costs of title evidence, costs of publication, fees for a receiver, and all other costs reasonably related to Lender's enforcement of the terms hereof. In addition to such amounts being payable to Lender in the event of default, a default interest rate of Ten Percent (10%) will begin to accrue thereon from the date of notice of default until paid in full.

If Lender invokes the power of sale, Lender shall mail copies of a notice of sale and/or publish such notice in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. Lender shall give notice of sale by public advertisement for the time and in the manner prescribed by law. Lender, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Lender determines. Lender may postpone sale of all or any parcel of the Property to any later time on the same date by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale. Lender shall deliver to the purchaser a deed conveying the Property in accord with applicable law. The recitals in the deed shall be prima facie evidence of the truth of the statements made therein. Lender shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees and costs; (b) to all sums secured by this Second Mortgage, the Note and all documents related thereto; and (c) any excess to the person or persons legally entitled to it.

21. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Second Mortgage discontinued at any time prior to the earliest of: (a) 5 business days before sale of the Property pursuant to the power of sale granted and contained in this Second Mortgage, or (b) entry of a judgment enforcing this Second Mortgage. The certain conditions are that Borrower: (a) pays Lender all sums which then would be due under this Second Mortgage and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements made by Borrower to Lender and the holder of the Senior Mortgage; (c) pays all expenses incurred in enforcing this Second Mortgage, including, but not limited to, reasonable attorneys' fees and costs; and (d) takes such action as Lender may reasonably require to assure that the lien of this Second Mortgage, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Second Mortgage shall continue unchanged. Upon reinstatement by Borrower, this Second Mortgage and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. *However*, this right to reinstate shall not apply in the case of acceleration under paragraph 19 without Lender's written consent, which may be withheld.

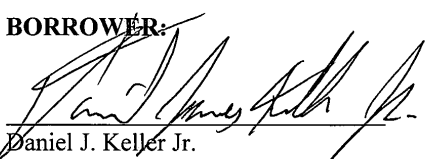
22. **Governing Law; Severability.** This Second Mortgage shall be governed by federal law and the laws of the State of Wyoming. In the event that any provision or clause of this Second Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Second Mortgage or the Note which can be given effect without conflicting provision. To this end the provisions of this Second Mortgage and the Note are declared to be severable.

23. **Release.** Upon payment of all sums secured by this Second Mortgage, Lender shall release this Second Mortgage without charge to Borrower. Borrower shall pay any recordation costs.

24. **Waiver of Homestead.** Borrower agrees to waive all benefit or advantage to which he or she may be entitled by virtue of any homestead or other exemption law now or hereafter in force in the State of Wyoming.

25. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Second Mortgage.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Mortgage.

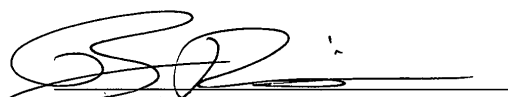
BORROWER:

Daniel J. Keller Jr.

STATE OF WYOMING)
)ss.
COUNTY OF SHERIDAN)

The foregoing Second Mortgage was subscribed, sworn to and acknowledged before me by Daniel J. Keller Jr., this 25th day of March, 2011

WITNESS my hand and official seal.

My Commission expires: 5-13-14


Notary Public

