



# First State Depository Company, LLC

## Collateral Custody Account Agreement

This Agreement, dated \_\_\_\_\_, 2008 is between and among **First State Depository Company, LLC**, a Delaware limited liability company located at 100 Todds Lane, Wilmington DE 19802 ("First State"), \_\_\_\_\_ a \_\_\_\_\_ company located at \_\_\_\_\_ ("Lender"), and \_\_\_\_\_, a \_\_\_\_\_ company located at \_\_\_\_\_ ("Company," and together, the "Parties") ("Agreement").

**Whereas**, Company wishes to borrow funds from Lender and pledge certain assets (hereafter "Assets," as defined below) as collateral for funds borrowed from Lender;

**Whereas**, Lender wishes to lend funds to Company and secure such loans with Assets transferred to Lender's temporary custody; and

**Whereas**, First State agrees to establish and operate for the benefit of both Company and Lender a Custody Account, Account No. \_\_\_\_\_, (the "Account") specifically to hold Assets pledged to Lender as collateral for the funds borrowed by the Company (the "Security Interest");

**It is therefore agreed** by and among the Parties that all certified coins, certified currency and/or bank notes, collectibles, rare coins, precious metal bullion, precious metal bullion coins, and anything else (collectively, the "Assets") stored by First State now or hereinafter deposited in the above referenced Account is subject to the Security Interest of Lender.

**Now, therefore**, for good and valuable consideration, the sufficiency of which is acknowledged by the Parties, the Parties agree as follows:

- 1. Asset Deliveries Into First State** -- Regarding shipments into First State's facilities ("In-Shipments"), during such hours as may be mutually agreed upon, and upon prior Formal Notice of at least one (1) business day (as defined in Paragraph 2 below), First State will receive In-Shipments said to contain Assets for deposit into the Account. Regarding any size In-Shipment where arrangement for receipt within two (2) business days is impractical or unreasonable, First State reserves the right to require up to five (5) business day's prior Formal Notice for such delivery. First State will store In-Shipments of Assets for Company in First State's safekeeping facilities.
- 2. Formal Notice** -- For purposes of this Agreement, "Formal Notice" shall be an original written notice delivered to First State by agent, courier, U.S. Mail, electronic mail or by facsimile, which is signed by one (or more, if so required) Authorized Signer(s) of Company and/or Lender (see Paragraphs 18 and 19 below) with confirmation that transmission was successful, if forwarded by facsimile. First State's receipt of the Formal

Notice executed by Company's Authorized Signer(s) shall be deemed conclusive as to the authenticity of the Formal Notice.

- 3. Accounts & Control** -- All shipments delivered into First State hereunder for Company and/or Lender said-to-contain Assets will be stored by First State as custodian in accordance with this Agreement, and will be maintained in the records for the Account. Parties agree that Assets in the Account are owned by Company but serve as Security Interest, and once deposited into the Account, may be acted on by First State only upon its receipt of written instructions from Lender. Should First State receive conflicting instructions regarding Assets from both Lender and Company, First State may, at its sole discretion, retain counsel, follow Lender's directions, refuse to comply with any claims or demands on it, or refuse to take any other action hereunder, so long as such conflict exists, and may file an action in interpleader for the purpose of resolving the rights and claims of the Parties. Lender and Company agree that in the event of First State's receipt of conflicting instructions, Lender and Company will indemnify First State for any expenses that may result from such conflicting instructions, including reasonable attorney's fees incurred in connection with resolving such instructions. Individually identifiable Assets, and other items stored for the Account, shall be stored on shelving or in containers, in designated locations, apart from other Assets belonging to other First State customers.
- 4. Asset Deliveries Out Of First State** -- Regarding any reasonable size shipments, First State agrees to use its best efforts to arrange for shipments of Assets out of First State's safekeeping facilities (Out-Shipments) within two (2) business days of receipt of Formal Notice from Company. If Out-Shipment within two (2) business days is not practical or reasonable, First State will use its best efforts to arrange for such Out-Shipment to occur within four (4) business days. Notwithstanding the provisions of this paragraph, Company hereby recognizes that unusual depository activity may delay Out-Shipment of Company's Assets beyond four (4) business days and First State shall not be liable for any damages arising from such delays. The Company or Lender, respectively, shall be responsible for making arrangements with the actual shipper and the terms of shipment, except that such arrangements shall not cause additional burdens or procedures on First State, without First State's prior consent. If First State is requested by the Company or Lender to arrange for a shipper and for the insured transportation of an Out-Shipment of Assets on the Company's or Lender's behalf, whichever the case may be, either the Company or Lender, as the requesting entity, shall be responsible for all costs associated with such shipment and arrangements, and will hold First State harmless for any costs incurred in connection with such Out-Shipment.
- 5. Reports** -- First State agrees to provide Company and/or Lender with daily account statements listing all transaction activity as well as the account balances by product type, in addition to confirmations of each individual account transaction.
- 6. Disclaimer** -- First State will not ascertain, nor will it be responsible or liable for the authenticity or correctness of the markings on, or the weight, purity, or value of, or the contents in Assets deposited in the Account, from any source whatsoever. Also, while derived from what are believed by the Parties to be reliable sources, Asset values listed on the Account reports issued by First State, if any, are provided as information only, and First State makes no representations about their accuracy, authenticity or validity. Company and Lender are responsible for verifying the value of Assets in the Account independently before using such values for their respective business purposes.
- 7. Audit And Inspection** -- Company or Lender may inspect Assets that are the subject of this Agreement anytime during normal business hours. Company or Lender may also review First State's inventory list and other documents and records directly and

specifically relating to the Account, and First State's safekeeping facilities in which Company's and Lender's Assets are held. Such inspection and/or review will be conducted at Company's and/or Lender's expense, upon reasonable written notice. Company and Lender also agree to observe and conform with all First State operating policies and procedures when in First State's facilities to conduct such inspection and/or review.

- 8. Fees --** First State's current service fees and charges are listed in Attachment A hereto. First State may modify its fees with ninety (90) days prior notice to Company and/or Lender. Fees and charges stemming from the operation of the Account will be billed to Company; fees and charges are due and payable by Company within thirty (30) days of the invoice date. If First State does not receive payment within the prescribed thirty (30) day period, it may assess a late fee of \$30.00 per month, or 1.5% per month of the unpaid amount, whichever is greater, for as long as the balance due remains unpaid, but in no case will the late fee be greater than the maximum amount allowed by applicable law. Lender agrees that if it acts to take possession the Assets for any reason, it shall pay any and all unpaid fees due First State by Company before taking possession of, transferring, or shipping Assets held in the Account.

**9. First State's Rights, Privileges, Immunities And Liabilities --**

- A. Except for this Agreement, First State is not a party to, nor bound by any agreements between Lender and Company;
- B. First State shall act as a depository only; First State is not responsible or liable in any manner for the sufficiency or adequacy of the Security Interest or value and authenticity of the Assets deposited in the Account hereunder.
- C. In the event First State becomes involved in litigation arising out of or in connection with this Agreement, or should First State be unable to resolve conflicting instructions concerning the Account or the Assets held therein, Lender and Company jointly and severally agree and consent to First State filing an action in interpleader for the purpose of resolving the rights and claims of the Parties. Lender and Company, jointly and severally, agree to indemnify and hold First State completely harmless from any and all loss, cost, damage, expense and reasonable attorney's fees First State may suffer or incur as a result thereof including, without limitation, attorneys fees and costs relating to any action due to a conflict of duties or instructions; provided, excepting willful misconduct on the part of First State;
- D. First State shall be protected in acting upon any Formal Notice, written notice, request, waiver, consent, certificate, receipt, authorization, power of attorney or other document executed by Authorized Signer(s);
- E. First State shall not be liable for any act it may do or refrain from doing in connection herewith, except for acts of willful misconduct on its part;
- F. First State may seek the advice of legal counsel in the event a dispute or question as to the construction of the provisions of this Agreement or those of any written instructions it may receive, or its duties hereunder, and shall incur no liability and be fully indemnified in acting in accordance with the opinion and instructions of such counsel;
- G. In the event of a disagreement between Lender and Company resulting in adverse or contradictory claims or demands being made by Lender and Company in connection with this Agreement, amendments hereto, or Assets deposited into the Account, or in

the event First State in good faith shall be in doubt as to what appropriate action to take hereunder, First State may at its option refuse to comply with any claims or demands on it, or refuse to take any other action hereunder, so long as such disagreement continues or such doubt exists. In such event, First State shall not be nor become liable in any way for its failure or refusal to act, and First State shall be entitled to continue to refrain from acting until such time as (1) the rights of all interested parties shall have been fully and finally adjudicated by a court of competent jurisdiction, or (2) all differences shall have been adjusted and all doubt resolved by agreement among all interested parties, and First State shall have been notified thereof in writing signed by Lender and Company. The rights of First State under this paragraph are cumulative of all other rights which it may have by law or otherwise; and First State, having delivered the Assets placed on deposit in the Account pursuant to the terms of this Agreement, shall be discharged from any further obligation hereunder.

- 10. Consequential Damages --** It is understood and agreed by the Parties that under no circumstances shall First State be liable for any incidental or consequential damages to Company, Lender or any third party, directly or on behalf of any party, resulting from or occasioned by the loss or damage to the Assets.
- 11. Insurance --** First State agrees to maintain in effect all-risk insurance (loss or damage from the perils of war or warlike action, civil unrest, radioactive accident or weapon, nuclear incident, government or public authority seizure, destruction, quarantine or confiscation, and other specified unusual events excluded) on Assets into the Account for Company and Lender. Upon written request from Company and/or Lender, First State will provide Certificates of Insurance evidencing insurance coverage for Assets held in the Account by First State.
- 12. Warranty --** First State is specifically entitled to rely on Company's or Lender's instructions contained in any Formal Notice concerning the disposition of Assets stored pursuant to this Agreement. Company and Lender, jointly and severally, warrant that all of their directions to First State concerning delivery, deposit, transfer or shipment of Assets will be authorized and hereby hold First State harmless from any claims, damages, liability or loss that First State may suffer as a result of First State's reliance upon such Formal Notices. Company and Lender warrant the person(s) signing this Agreement is(are) duly authorized to execute this Agreement on behalf of the company for whom they are signing. Company and Lender also warrant that all representations made to First State pursuant to this Agreement are true to the best of their knowledge and that their performance hereunder will comply with all applicable law.
- 13. Hold Harmless --** Company and Lender, jointly and severally agree to promptly defend, indemnify and hold First State, its Parent company, subsidiaries, affiliates, officers, directors, employees, and their heirs, assigns, and successors, free and harmless against all liabilities, damages, losses, expenses, claims, demands, suits, fines or judgments, including but not limited to, costs and attorney's fees, which may be suffered by, accrued against, charged to or recoverable from First State, its Parent company, subsidiaries, affiliates, officers, directors, employees and their heirs, assigns, and successors arising out of or related to any disputes of title, ownership, transfers of the Assets, or First State's acts or omissions, except to the extent such damages or liability result from the willful misconduct of First State, its officers, directors, employees or of any pre-approved sub-custodian of First State.
- 14. Uninsured Shipment Indemnification --** In the event Company or Lender instructs First State to ship Assets by specific uninsured carriers, Company and Lender acknowledge it is possible that neither Company, Lender nor First State may be entitled to

reimbursement from any insurance or other source if Assets are (i) damaged in transit; (ii) do not reach the intended recipient specified in Company's or Lender's instructions to First State; or (iii) if Company or Lender suffers a loss arising from an act or omission of such carrier. Company and Lender hereby release First State from any liability, loss, cost, expense, or damage, and agree to promptly indemnify First State and hold First State harmless against any liability, loss, cost, expense or damage which First State may incur as a result of, in connection with, or arising in any manner whatsoever from First State shipping Assets by such uninsured carrier at Company's or Lender's written instructions.

- 15. Force Majeure** -- First State shall not be liable for any failure or delay to transfer, or re-deliver or physically deliver Assets as provided in instructions to it pursuant to this Agreement during any period in which the First State is prevented from doing so as the direct and proximate result of war (whether an actual declaration thereof is made or not), sabotage, strike, lockout, insurrection, riot, act of civil disobedience, act of public enemy, act of any government or any agency or subdivision thereof, judicial action, labor dispute, explosion, storm, technical failure, unusual market conditions, fire or flood, provided, however, that nothing contained herein shall impair the obligation which the First State shall have to substitute insurance proceeds therefor unless such proceeds are not payable by the appropriate insurance carriers by reason of any exclusion contained in the applicable policies.
- 16. General Terms** -- This Agreement, including any amendments, all attachments, schedules and exhibits, constitutes the entire agreement and understanding between the Parties related to the subject matter hereof, and no representations, inducements, promises or agreements not included herein shall be of any force and effect. This Agreement shall continue until terminated upon sixty (60) days prior written notice of termination by any Party to this Agreement. The invalidity or un-enforceability of any provision of the Agreement shall not affect the validity or enforceability of any other provision of the Agreement. The waiver by First State of any of its rights hereunder shall not nullify First State's ability to enforce any provision of this Agreement. Nothing herein shall be deemed or construed to create a partnership or joint venture between or among the Parties. Nothing in this Agreement is intended to confer, expressly or by implication, to any person other than the Parties hereto, any rights or remedies hereunder by reason of this Agreement. This Agreement may not be assigned by any of the Parties hereto without the express written consent of the other Parties hereto, which consent shall not be unreasonably withheld, and any attempted assignment in violation of this section is void. This Agreement shall be binding upon the Parties and their permitted assigns. The headings of this Agreement are for purposes of reference only and shall not limit, expand or define the meaning of the provisions of this Agreement.
- 17. Notice** -- Account statements, Formal Notices, bills and invoices shall be sent via U.S. mail postage prepaid, by facsimile, or via e-mail per the addresses and/or telephone/facsimile numbers provided in Exhibit B hereto. Except for account statements and invoices, all other notices or written communications shall be sent to the appropriate persons/entities and their corresponding addresses via Certified U.S. mail, postage prepaid, return receipt requested, or faxed with confirmation that fax transmission was successful, in conjunction with U.S. mail (or any other method described in this section), or next-day or second-day delivery by a nationally recognized commercial third party carrier which tracks all parcels. Any such notices shall be deemed effective upon receipt by the intended recipient, except that the account statements shall be deemed sent upon mailing thereof.
- 18. Company Authorized Signers; Warranty** -- Any \_\_\_\_\_ (not more than two) of the officers and/or employees of Company identified in Exhibit C hereto ("Authorized

Signers”) is/are authorized, on behalf of Company and in its name, to deposit Assets into Account; and with Lender’s prior written consent, a copy of which must be provided to First State, Company may direct First State to sell, deliver, transfer, trade, liquidate, pledge or segregate Assets in the Account; to execute any necessary documents to accomplish any of these authorized acts; and to issue instructions to First State, by written or electronic means. First State is authorized and requested to accept and honor, without limit as to amount and without further inquiry, such written instructions to deposit or transfer Assets by written or electronic means, when drawn, made, signed, issued or endorsed by the Authorized Signers named above, whether tendered in payment of the individual obligation or deposited to the personal account of such person(s), or any of them, or otherwise. Notwithstanding any other provisions of this Agreement to the contrary, Company will indemnify and hold First State harmless from any and all liabilities, damages, losses, expenses, claims, demands, suits, fines or judgments, including but not limited to, costs and attorney’s fees either Company or First State may incur as a result of First State’s compliance with the instructions contained in any Formal Notice signed by any Authorized Signer(s) named herein on Company’s behalf. The authority of the Authorized Signers identified herein shall continue until revoked by Company, but First State shall be fully protected in acting on such authority and shall not be charged with any notice of the revocation of such authority or the removal of any such person(s) as an Authorized Signer unless and until it shall have actually received a written amendment to this Agreement setting forth such revocation or removal.

**19. Lender Authorized Signers; Warranty --** Any \_\_\_\_\_ (not more than two) of the officers and/or employees of the Lender identified in Exhibit D hereto (“Authorized Signers”) is/are authorized, on behalf of Lender and in its name, to deposit Assets into Account; and with Company’s prior written consent, a copy of which must be provided to First State, Lender may direct First State to sell, deliver, transfer, trade, liquidate, pledge or segregate Assets in the Account; to execute any necessary documents to accomplish any of these authorized acts; and to issue instructions to First State, by written or electronic means. First State is authorized and requested to accept and honor, without limit as to amount and without further inquiry, such written instructions to deposit or transfer Assets by written or electronic means, when drawn, made, signed, issued or endorsed by the Authorized Signers named above, whether tendered in payment of the individual obligation or deposited to the personal account of such person(s), or any of them, or otherwise. Notwithstanding any other provisions of this Agreement to the contrary, Lender will indemnify and hold First State harmless from any and all liabilities, damages, losses, expenses, claims, demands, suits, fines or judgments, including but not limited to, costs and attorneys’ fees either Lender or First State may incur as a result of First State’s compliance with the instructions contained in any Formal Notice signed by any Authorized Signer(s) named herein on Lender’s behalf. The authority of the Authorized Signers identified herein shall continue until revoked by Lender, but First State shall be fully protected in acting on such authority and shall not be charged with any notice of the revocation of such authority or the removal of any such person(s) as an Authorized Signer unless and until it shall have actually received a written amendment to this Agreement setting forth such revocation or removal.

**20. Jurisdiction, Venue And Waiver --** Except for any interpleader suits, the Parties agree that any controversy or claim arising out of or in connection with this Agreement, or the breach thereof, shall be settled by arbitration in accordance with the commercial arbitration rules of the American Arbitration Association and judgment on the award rendered by the arbitrator or arbitrators may be entered in any court having jurisdiction thereof. The Parties agree arbitration that any party initiates shall be held in the State of Delaware.

**21. Certification --** Company and Lender certify that:

- A. The number shown in the Agreement is its correct Taxpayer Identification Number (TIN), or that it is waiting for a TIN to be issued to it and will provide TIN to First State as soon as it becomes available, and
- B. It is not subject to backup withholding either because it has not been notified by the Internal Revenue Service (IRS) that it is subject to backup Withholding, as a result of a failure to report all interest or dividends, or the IRS has notified it that it is no longer subject to backup withholding.

**First State Depository Company, LLC (First State)**

Signature: \_\_\_\_\_ (Seal)

Name: **David H. Krieger**

Title: **Director, First State Depository, LLC**

**Accepted and agreed to as of the date first above stated:**

**Company Name:** \_\_\_\_\_

Signature: \_\_\_\_\_ (Seal)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Tax Identification No: \_\_\_\_\_

**Accepted and agreed to as of the date first above stated:**

**Lender Name:** \_\_\_\_\_

Signature: \_\_\_\_\_ (Seal)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Tax Identification No: \_\_\_\_\_

**FSDC DEPOSITORY SERVICE**

**COLLATERAL CUSTODY FEE SCHEDULE**

**1. Annual Collateral Custody Storage Service --**

**Certified Coins -- 50 Basis Points (0.50% of Account Value)**

<b>Gold Bullion</b> <b>Platinum Bullion</b> <b>Palladium Bullion</b>	}	<b>40 Basis Points (0.40% of Account Value)</b>
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**Silver Bullion – 45 Basis Points (0.45% of Account Value)**

Basis Points listed above are an annual rate; however, custody fees are calculated and invoiced monthly.

Custody charges are calculated each day for certified coins by multiplying the market value of each coin in the Account (derived by applying the hierarchy described below\*\*) by the annual rate quoted above, and dividing by 365. Each daily storage charge is then summed to yield the monthly fee (or summed for the applicable portion of the month to yield a partial monthly fee, if appropriate).

Custody charges are calculated each day for all bullion products in the Account by multiplying the closing Spot Price (as published by Kitco) of each metal type (or the daily published Johnson Matthey price, if no Spot Price for the metal exists) by the number of Fine Troy ounces of each metal type in the Account, multiplied by the annual rate quoted above, and dividing by 365. Each daily storage charge for each metal type is then summed to yield the monthly fee (or summed for the applicable portion of the month to yield a partial monthly fee, if appropriate).

Additional Account service fees, as published by Depository from time to time, may also be imposed, on a per usage basis.

Custody fees and all other applicable account charges will be billed to Company monthly, in arrears.

**A minimum monthly fee of \$40 per Account will apply in any month Assets of any value are held in the Account for one day or more.**

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**\*\* Certified Coin Market Pricing Hierarchy** – For invoicing purposes, Certified Coins are valued using prices obtained from the following sources in the order listed:  
 1. Grey Sheet Weekly. 2. NumisMedia 3. Grey Sheet Monthly 4. Grey Sheet Quarterly  
 5. Blue Sheet Weekly (PCGS or NGC Bid as applicable. Non-PCGS/NGC coins are valued using NGC values) 6. Certified Coin Exchange (CCE) bids for “Sight Seen” coins 7. CCE Bids for “Sight Unseen” coins 8. Collector’s Universe PCGS Price Guide (for PCGS coins only) 9. Value Assigned when received (value assigned will not change unless manually updated upon request.)

**Exhibit B**

**NOTICE**

Account statements, notices, bills and invoices shall be sent via U.S. mail postage prepaid, by facsimile, or via e-mail per the addresses and/or telephone/facsimile numbers provided in Attachment B hereto. Except for account statements and invoices, all other notices or written communications shall be sent to the appropriate persons/entities and their corresponding addresses via Certified U.S. mail, postage pre-paid, return receipt requested, or faxed with confirmation that fax transmission was successful in conjunction with U.S. mail (or any other method described in this section), or next-day or second-day delivery by a nationally recognized commercial third party carrier which tracks all parcels. Any such notices shall be deemed effective upon receipt by the intended recipient.

**A. First State shall send Account Statements to Lender as indicated below. (*Lender: please check your notification preference and complete this section.*)**

Send via [ \_\_\_\_\_ ] **U.S. Mail** // [ \_\_\_\_\_ ] **Facsimile** // [ \_\_\_\_\_ ] **E-Mail**

Company Name: \_\_\_\_\_

Attn (Individual's Name): \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Tel No: \_\_\_\_\_ Fax No: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

**B. First State shall send Account Statements to Company as indicated below. (*Company: please check your notification preference and complete this section.*)**

Send via [ \_\_\_\_\_ ] **U.S. Mail** // [ \_\_\_\_\_ ] **Facsimile** // [ \_\_\_\_\_ ] **E-Mail**

Lender Name: \_\_\_\_\_

Attn (Individual's Name): \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Tel No: \_\_\_\_\_ Fax No: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

**C. First State shall send Account Invoices to Company as indicated below.**  
*(Company: please check your notification preference and complete this section.)*

Send via [ \_\_\_\_\_ ] **U.S. Mail** // [ \_\_\_\_ ] **Facsimile** // [ \_\_\_\_ ] **E-Mail**

Company Name: \_\_\_\_\_

Attn (Individual's Name): \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Tel No: \_\_\_\_\_ Fax No: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

**D. Company and Lender shall send Notices to First State as follows:**

FSDC, LLC  
Attn: Customer Service  
100 Todds Lane  
Wilmington DE 19802

(Please note that for security purposes, we prefer to minimize the use of the word "Depository" in our shipping or mailing address. "FSDC, LLC" is fully acceptable on all shipping labels and checks.)

**COMPANY’S AUTHORIZED SIGNERS**

**Company Authorized Signers; Warranty** -- Any \_\_\_\_\_ (not more than two) of the officers and/or employees of Company whose names and corresponding signatures are listed below, may act for Company in accordance with the provisions of Paragraph 18 of this Agreement:

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

**Exhibit D**

**LENDER’S AUTHORIZED SIGNERS**

**Lender’s Authorized Signers; Warranty --** Any \_\_\_\_\_ (not more than two) of the officers and/or employees of Lender whose names and corresponding signatures are listed below, may act for Lender in accordance with the provisions of Paragraph 19 of this Agreement:

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature

M \_\_\_\_\_ / \_\_\_\_\_ will sign \_\_\_\_\_  
Printed Name Title Signature