



2350 Lakeside Blvd, Suite 105
Richardson, TX 75082

ASSOCIATION BANKING RESOLUTION AND CERTIFICATION

RESOLVED, that Association Capital Bank, a Division of Texas Capital Bank, National Association ("Bank"), is designated as a depository of DAYBREAK COMMUNITY ASSOCIATION INC ("Association"), and that one or more accounts of the Association be established and maintained in its name at Bank; and

RESOLVED FURTHER, that CAPITAL CONSULTANTS MANAGEMENT CORP ("Management Company") is the authorized agent of Association and has all authority to execute any and all applicable Bank rules, agreements, terms, Disclosures, or written procedures associated with the Bank's services and products, as the same may be amended from time to time (collectively, the "Account Agreements") which Management Company, in its sole discretion; deems necessary. Further, Association acknowledges receipt of a copy of the Account Agreements and agrees to be bound by any and all Account Agreements, including but not limited to signature card and treasury management agreements; and

RESOLVED FURTHER, that all transactions, including but not limited to any and all deposits, withdrawals, transfers, rediscunts or borrowings, by, in the name of, or on behalf of; the Association with the Bank which occurred prior to the adoption of this Resolution are hereby ratified, approved and confirmed in all respects; and

RESOLVED FURTHER, that Association agrees to indemnify, hold harmless and defend Bank from and against any and all actions, claims, demands, liability, loss, damages, or expenses of any nature, including interest, costs and attorney's fees, which may arise out of or occur in connection with any action taken related to the Association's banking business with Bank unless such actions, claims, demands, liability, loss, damages, or expenses, arise directly from the Bank's gross negligence or willful misconduct; and

RESOLVED FURTHER, that Bank is authorized to provide Management Company with unlimited and any information concerning the Association's banking business, including bank statements. Bank is authorized to accept any scanned, faxed, or electronically sent signature as an original; and

RESOLVED FURTHER, that the power and authority of Management Company shall continue until revoked or amended by written notice from the Association to the Bank. Bank may, but is not obligated to, require a new authorization and/or newly executed signature cards as a condition to any revocation or amendment. To be effective, such notice must be: (a) in writing; (b) delivered to the Bank by the Association at the address set forth above; and (c) accepted by the Bank, with such acceptance being evidenced by a receipt signed by an authorized representative of the Bank. After receipt and acceptance of proper notice, the Bank shall have a reasonable period of time (at least ten (10) business days) to act upon and implement the notice before being bound by it; and

RESOLVED FURTHER, that these Resolutions are continuing resolutions and do not terminate and/or expire due to a change in the persons serving as officers, directors, Agents, and/or Management Company of the Association. Additions and/or deletions to any signatures listed as Authorized Signer(s) do not change or alter these Resolutions. A copy of this Resolution is the equivalent of the original.

TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION: Under the penalties of perjury, I further certify that: (1) the Association's true and correct Federal Employer Identification Number is 20-1995171; (2) the Association is a U.S. Person; and (3) the Association is not subject to backup withholding because (a) it is exempt from backup withholding, or (b) 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 (c) the IRS has notified the Association that it no longer is subject to backup withholding.

I Certify that I am the duly elected officer of the above named Association organized under the laws of UTAH engaged in the business under the trade name of DAYBREAK COMMUNITY ASSOCIATION INC that the Resolutions above are true and correct copy of the Resolutions adopted at a meeting of the Board of Directors of the Association properly called and held, and that these Resolutions appear in the minutes of this meeting and have not been rescinded or modified and are binding on the Association.

IN WITNESS WHEREOF, the undersigned has executed and delivered this Association Banking Resolution and Certification effective as of the date set forth below.

ASSOCIATION

DAYBREAK COMMUNITY ASSOCIATION INC

By: [Signature]

Title: PRESIDENT

Date: 2/4/2014