



Dear Client – Southern Financial, LLC

Subject: USA PATRIOT Act Section 326 Customer Identification Program & Regulation GG

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

USA PATRIOT Act Section 326 Customer Identification Program

To help the government fight the funding of terrorism and money laundering activities, pursuant to Federal regulations that became effective on October 1, 2003, Section 326 of the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person or legal entity that opens an account.

What this means for you: When you open an account, we will ask for your name, address, and other information that will allow us to identify you. We may also ask you to provide other identifying documents, such as articles of incorporation, an offering memorandum, or other identifying documents.

In addition, please find attached Deutsche Bank's BCM Program's Client Disclosure letter for your reference.

The Following Applies to Non-US Correspondent Banks Only

Pursuant to U.S. regulations issued under section 311 of the USA PATRIOT Act, see 31 CFR 1010.658, Deutsche Bank is required to notify you that we are prohibited from establishing, maintaining, administering, or managing a correspondent account for, or on behalf of the following which are defined collectively as "311 designated banks":

- Banco Delta Asia or any of its subsidiaries (including, but not limited to, Delta Asia Credit Limited, and Delta Asia Insurance Limited).
- Commercial Bank of Syria or any of its subsidiaries (including Syrian Lebanese Commercial Bank)
- FBME Bank Ltd (f.k.a. Federal Bank of the Middle East Ltd.) or any of its subsidiaries
- Halawi Exchange Co. or any of its subsidiaries
- Kassem Rmeiti & Co. For Exchange or any of its subsidiaries

The regulations also require us to notify you that your correspondent account with our financial institution may not be used to provide the 311 designated banks with access to our financial institution. If we become aware any of the 311 designated banks are indirectly using the correspondent account you hold at our financial institution, we will be required to take appropriate steps to prevent such access, including terminating your account.

Regulation GG

Pursuant to the Unlawful Internet Gambling Enforcement Act of 2006 ("UIGEA") and implementing regulations issued by Federal regulatory authorities ("Regulation GG"), the U.S. subsidiaries and affiliates of Deutsche Bank ("DBUS") are, where applicable, required to develop policies and procedures that are reasonably designed to prevent payments in connection with unlawful Internet gambling (such payments are deemed to be "restricted transactions"). As part of Deutsche Bank's compliance with Regulation GG, we will be enhancing our customer due