

Drafted 2 separate ISDA/CSAs

Schedule

Specified Transaction in relation to the client – Expanded to cover third party derivative transactions.

Cross Default has been made bilateral and Threshold has been amended<sup>3</sup>

ATEs have been amended

Payee tax representations –

Southern Trust Company Inc – Retained W9 and US rep.

Southern Financial LLC – Since this is a disregarded entity – relevant rep has been proposed, please confirm if this is acceptable and also advise relevant tax forms to be provided by Parent entity and client.

Part 3 Documents to be delivered: We have requested documents upon material changes and not upon any and all changes. This is an essential requirement for DB to keep track of the counterparty.

Additional Representations of Party B (ERISA/DF rep): Representation sought states that client is not a special entity

Representations – (1) These are basic representations required from all PWM clients. If any specific changes are required, propose relevant language.

(2) TA/LA/NW rep – has been amended

Counterparts and confirmations – DB maintains hard copies for its records and insists on this amendment as we are not in agreement that execution of the Agreement, an amendment, modification or waiver in respect of the Agreement should be possible by electronic messaging system.

DF protocol provision: DB's internal systems need to match questionnaires submitted by the client before this provision can be deleted.

CSA

Security Interest for Obligations – This provision is not connected to client's personal checking/savings account. Client to comment further.

Eligible Collateral – We have proposed basic set of collateral acceptable to our internal departments. Anything additional needs to be agreed between the parties.

Rehypothecation rights – have not been provided to the client

Collateral Account – We have not carried out any changes to this provision, however, we can provide automatic statements on a daily, weekly or monthly basis. Please let us know your views.