

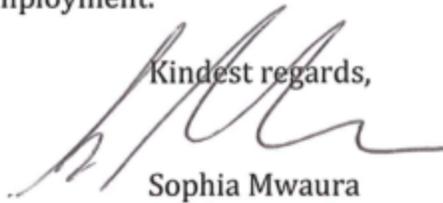
December 11, 2014

Ms. Cecile de Jongh
Manager
Southern Trust Company, Inc.
6100 Red Hook Quarter, B3
St. Thomas, USVI 00802

Dear Ms. de Jongh:

I have determined that I would like to pursue different employment opportunities outside of the Virgin Islands and will therefore be resigning effective as of December 18, 2014. Please understand that this is no reflection on anyone at Southern Trust Company, Inc. I have thoroughly enjoyed my employment at STC and am grateful for the opportunities presented. Thank you for your time and supervision during the course of my employment.

Kindest regards,



Sophia Mwaura

Rec'd
12/13/14
CPD