

LIMITED LIABILITY COMPANY CERTIFICATE

May 15, 2013

We, the undersigned, constituting all Managers of the firm of (fill in exact name) **Southern Financial, LLC** (the "Company"), a limited liability company organized under the laws of the **U.S. Virgin Islands**, HEREBY CERTIFY, REPRESENT and WARRANT to JPMorgan Chase Bank, N.A. that each of the following individuals, signing **singly** (specify manner of signing: singly, jointly, etc.), has full power to act for and represent the Company for all purposes and to execute any and all instruments, checks, notes, drafts, pledges, guarantees and other documents for and on behalf of the Company, it being understood that any of us may provide you with specimen signatures of such person (state complete names):

Jeffrey Epstein, Manager

You are authorized to act on all instruments signed in accordance with the terms of this Certificate and Authorization without inquiry to the circumstances of issue or the disposition of the proceeds even though drawn to the individual order of the signer thereof or tendered by him or her for deposit or to his or her credit or in payment of his or her individual obligation.

To induce you to act and/or to rely hereon, (1) we agree, on behalf of the Company, that notwithstanding any modification or termination of the power of such individual to represent the Company or any dissolution or termination of the Company, whether by expiration of the certificate of formation, by death or resignation of any member or manager, or otherwise, or any notice thereof which you may receive, this authority shall continue and all acts done and performed thereunder shall be binding upon the Company, its successors and assigns, until notice in writing signed by one or more of the undersigned shall have been received by you, which notice shall not affect the Company's obligation with regard to acts done and performed hereunder prior to your receipt of such notice; and (2) we certify that the undersigned managers are all of the managers of the Company and that the Company's limited liability company agreement provides for the management of the Company by the undersigned managers.

Signatures of Managers
(Type or print names below signatures)

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