ANN COLE COMMISSION CLERK (850) 413-6770

OFFICE OF COMMISSION CLERK

COMMISSIONERS: ART GRAHAM, CHAIRMAN LISA POLAK EDGAR RONALD A. BRISÉ EDUARDO E. BALBIS JULIE I. BROWN



Hublic Service Commission

January 18, 2011

Ms. Pat Guminski, Center State Bank Independent National Bank Post Office Box 2900 60 SW 17th Street Ocala, Florida 34478-9905

Re: Docket Number 100126-WS, Application for increase in water rates in Marion County by C.F.A.T. and H20, Inc. and Docket Number 100127-WS, Application for increase in water and wastewater rates in Marion County by Tradewinds Utilities, Inc.

Dear Ms. Guminski:

Enclosed please find two original Escrow Agreements in each of the above-referenced dockets, which I have executed this date, as the Florida Public Service Commission's agent for such matters. A third copy will be placed in each respective docket.

Also enclosed are executed Rate and Fee Schedules and the Independent National Bank Business Account Application, along with primary and secondary personal identification.

If you have any questions, please feel free to contact me.

Sincerely,

Ann Cole, Commission Clerk Office of Commission Clerk

Enclosures

cc: Ralph Jaeger, Office of the General Counsel Keino Young, Office of the General Counsel Bart Fletcher, Division of Economic Regulation Charlie deMenzes, 1410 NE 8th Avenue, Ocala, Florida 34470

PSC-COMMISSION OLERK

ESCROW AGREEMENT

THIS ESCROW AGREEMENT is made by and between CENTER STATE BANK (the "Bank"), the FLORIDA PUBLIC SERVICE COMMISSION ("FPSC") and C.F.A.T. H2O, INC., a Florida corporation, (the "Utility"), upon the following terms, conditions and considerations:

WITNESSETH:

WHEREAS, by action of the FPSC in Docket No. 100126-WU, Order No. PSC-10-0739-PCO-WU issued December 20, 2010, the FPSC granted the Utility's request for interim monthly water service rates, and

WHEREAS, as a condition of such order, the Utility is required to provide cash security for those monthly water service rates collected subject to a refund, and

WHEREAS, the Bank has agreed to hold such funds in an interest bearing escrow account,

NOW, therefore, in consideration of Ten Dollars and the mutual covenants herein, the parties agree as follows:

- 1. The foregoing representations are true and correct,
- 2. The Utility and FPSC shall open a joint interest bearing escrow account. The amount of interim monthly water service rates collected subject to a refund shall be deposited by the Utility in the escrow account and in accordance with the requirements of the FPSC Order issued in Docket No. 100126-WU.
- 3. The balance in the escrow shall bear interest at the Bank's prevailing savings rate. Utility shall pay all fees required to maintain the escrow account.
- 4. In the event a refund is required, the Utility is authorized to withdraw funds from this account for the purpose of paying said refund with interest and undertaken in accordance with Rule 25-30.360, Florida Administrative Code.
- 5. The Utility shall provide to FPSC a report by the 20th day of each month indicating the monthly and total amount collected subject to refund.
- 6. The Commission Clerk of the Office of Commission Clerk of the FPSC and the Utility shall be signatories to the Escrow Account. Signature cards executed by the Commission Clerk of the Office of Commission Clerk of the FPSC and the Utility shall designate the appropriate authorized signature for each. No withdrawals of funds shall occur without the prior approval of the Commission through the Office of Commission Clerk.
- 7. The Bank shall forward regular monthly statements (including images of cancelled checks) to the Utility and shall mail a copy of the monthly statement to the FPSC.
- 8. The balance of the funds remaining in the Escrow Account shall be disposed of in accordance with the FPSC's final order immediately after issuance and the account closed thereafter.
- 9. The Utility shall indemnify and hold the Bank harmless from any claim, demand or loss suffered by the Bank, and the cost thereof including court costs and attorney fees for negotiation, trial and appeal.

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- 10. This Escrow Account is established pursuant to the FPSC decision reached in Docket No. 100126-WU at its November 30, 2010 Agenda Conference for the benefit of the Utility's customers.
- 11. The information concerning the Escrow Account shall be available from the Bank to the FPSC and its representative at all times.
- 12. This Escrow Account is established by the direction of the Florida Public Service Commission for the purposes set forth in its order requiring such account. Pursuant to <u>Cosentino v. Elson</u>, 263 So. 2d 253 (Fla. 3rd DCA 1972), escrow accounts are not subject to garnishment.

THIS AGREEMENT shall become effective and binding upon all parties upon the date that it becomes executed by all parties.

C.F.A.T.	H2O, INC., a Florida corporation.
Ву:	Charles P. deMenzes, as its President
Date:	<u> </u>
CENTER	R STATE BANK
Ву:	, as its Vice President
Date:	
FLORID	A PUBLIC SERVICE COMMISSION
ву:	Ann Cole, Commission Clerk Office of Commission Clerk
Date:	1-18-11

ESCROW AGREEMENT

THIS ESCROW AGREEMENT is made by and between CENTER STATE BANK (the "Bank"), the FLORIDA PUBLIC SERVICE COMMISSION ("FPSC") and TRADEWINDS UTILITIES, INC., a Florida corporation, (the "Utility"), upon the following terms, conditions and considerations:

WITNESSETH:

WHEREAS, by action of the FPSC in Docket No. 100127-WS, Order No. PSC-10-0731-PCO-WS issued December 15, 2010, the FPSC granted the Utility's request for interim monthly water and wastewater service rates, and

WHEREAS, as a condition of such order, the Utility is required to provide cash security for those monthly water and wastewater service rates collected subject to a refund, and

WHEREAS, the Bank has agreed to hold such funds in an interest bearing escrow account,

NOW, therefore, in consideration of Ten Dollars and the mutual covenants herein, the parties agree as follows:

- 1. The foregoing representations are true and correct,
- 2. The Utility and FPSC shall open a joint interest bearing escrow account. The amount of interim monthly water and wastewater service rates collected subject to a refund shall be deposited by the Utility in the escrow account and in accordance with the requirements of the FPSC Order issued in Docket No. 100127-WS.
- 3. The balance in the escrow shall bear interest at the Bank's prevailing savings market rate.

 Utility shall pay all fees required to maintain the escrow account.
- 4. In the event a refund is required, the Utility is authorized to withdraw funds from this account for the purpose of paying said refund with interest and undertaken in accordance with Rule 25-30.360, Florida Administrative Code.
- 5. The Utility shall provide to FPSC a report by the 20th day of each month indicating the monthly and total amount collected subject to refund.
- 6. The Commission Clerk of the Office of Commission Clerk of the FPSC and the Utility shall be signatories to the Escrow Account. Signature cards executed by the Commission Clerk of the Office of Commission Clerk of the FPSC and the Utility shall designate the appropriate authorized signature for each. No withdrawals of funds shall occur without the prior approval of the Commission through the Office of Commission Clerk.
- 7. The Bank shall forward regular monthly statements (including images of cancelled checks) to the Utility and shall mail a copy of the monthly statement to the FPSC.
- 8. The balance of the funds remaining in the Escrow Account shall be disposed of in accordance with the FPSC's final order immediately after issuance and the account closed thereafter.
- 9. The Utility shall indemnify and hold the Bank harmless from any claim, demand or loss suffered by the Bank, and the cost thereof including court costs and attorney fees for negotiation, trial and appeal.

- 10. This Escrow Account is established pursuant to the FPSC decision reached in Docket No. 100127-WS at its November 30, 2010 Agenda Conference for the benefit of the Utility's customers.
- 11. The information concerning the Escrow Account shall be available from the Bank to the FPSC and its representative at all times.
- 12. This Escrow Account is established by the direction of the Florida Public Service Commission for the purposes set forth in its order requiring such account. Pursuant to <u>Cosentino v. Elson</u>, 263 So. 2d 253 (Fla. 3rd DCA 1972), escrow accounts are not subject to garnishment.

THIS AGREEMENT shall become effective and binding upon all parties upon the date that it becomes executed by all parties.

TRADEV	VINDS UTILITIES, INC, a Florida corporatio
By:	Charles P. deMenzes, as/its/President/
Date:	
CENTER	STATE BANK
Ву:	, as its Vice President
Date:	
FLORID	A PUBLIC SERVICE COMMISSION
Ву:	Ann Cole, Commission Clerk Office of Commission Clerk
Date:	1-18-//

RATE AND FEE SCHEDULE

Account Holders: C.F.A.T. H2O, Inc. FPSC Escrow Account

PO Box 5220 Ocala, FL 34478 Financial Institution: CenterState Bank of Florida, N.A.

17th St. Branch P.O. Box 2900 60 SW 17th Street

Ocala, FL 34478-2900

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

BUSINESS SAVINGS .

Account Holder:

C.F.A.T. H2O, Inc. FPSC Escrow Account

Account Opening Date: 12-24-2010

Account Ownership: Corporation

Account Purpose: Non Consumer

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of

0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time without notification. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$25,00 to open this account. Independent National Bank allows four (4) withdrawals each four (4) week period at no charge. Each withdrawal over four (4) will be assessed an excess withdrawal fee of \$2.00 fee.

Limitations apply on savings accounts for transfers and withdrawals as noted in Regulation D: You may make up to six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction, internet banking transfer, check, draft, debit card or similar order (including POS transaction), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by mesenger, by mail or at an ATM are unlimited.

Account Fees: There is no minimum balance requirement and no monthly maintenance fee. The following fees apply to this account: Stop Payment Fee: \$29.00; Deposited checks and other Items returned unpaid: \$5.00; Garnishments: \$75.00; Executions: 75.00; Levies: \$75.00; Account Activity Printout: \$3.00; Third party reporting of deposited checks and other items returned unpaid.: \$9.50; Photocopies (Other): \$.25; Fax Service: \$4.00 plus \$.25 per page over 4 pages; Cashier's check - Depositor: \$5.00; Cashier's Checks-Exchange Fee: \$7.00; Traveler's checks: ; Traveler's checks for two: ; Notary Service (Non-Depositor): \$10.00; Account research: \$20.00 per hour/minimum \$10.00; Account balancing assistance: \$15.00 per 1/2 hour (minimum \$15.00); Account closed within 90 days of opening: \$25.00; Notary Service (Depositor): \$5.00; Photocopies of Statements: \$3.00; Wire Transfers - Foreign outgoing: \$50.00; Wire Transfer Domestic Outgoing: \$25.00; Wire Transfers - Domestic Incoming: \$10.00; Wire Transfer - Foreign Incoming: \$15.00; Collection Fees - Foreign Items: \$25.00; Collection Fees - Domestic Items: \$15.00; Collection Items - Drafts: \$15.00; Purchase/Sale of Foreign Currency (Overnight): \$20.00; Special statement cutoff date: \$10.00 per month; Deposited Checks & Other Items returned to third party: \$9.50; Money Order: ; Purchase/Sale of Foreign Currency : 20.00; Overdraft Call Request: \$10.00 per call; Photocopies of Checks: \$2.00 per copy; Paid and Returned Overdraft Fees: \$32.00 per item. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. This fee applies whether an item is paid or returned unpaid.; Dormant Account Monthly Fee: \$10.00; Overdraft Balance Interest: N/A; Check printing: Price varies with check style; Replace lost or stolen ATM Card: \$5.00; Change Orders: \$.40 per strap and \$.08 per roll of coin; Telephone Transfer: \$3.50; Visa International Fee: Visa International Transaction Fees: The following Visa International transaction fees will be assessed: If you conduct a transaction involving only U.S.dollars with your ATM/Visa Debit card in a country outside of the United States of America, Puerto Rico or the U.S.Virgin Islands there will be a transaction fee of 0.8% of the transaction amount that will appear on your monthly statement. If you conduct a transaction involving multiple currencies with your ATM/ Visa Debit card in a country outside of the United States of America, Puerto Rico or the U.S. Virgin Islands there will be a transaction fee of 1.00% of the transaction amount that will appear on your monthly statement. *Some Internet transactions may qualify as an international transaction and will be assessed the appropriate fee.; Overdraft Fee (Assessed every 5 days): \$5.00; and Excessive withdrawal fee: 2.00.

ACCOUNT HOLDERS:	FINANCIAL INSTITUTION:	
By: Ann Cole, Commission Clerk	XAuthorized Signer	
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CenterState Bank of Florida, N.A. 5054986	Account Purpose: Non Consumer			
Account Holder Name(s): C.F.A.T. H2O, Inc. FPSC Escrow Account	ACCOUNT TYPE Business Savings ACCOUNT NUMBER			
Reporting SSN/TIN: 65-0445576 Mailing Address: PO Box 5220, Ocala, FL 34478 Street Location: PO Box 5220, Ocala, FL 34478 Telephone Number: (352) 622-4949 Work #:	Date Opened Date Revised Opened By PGUMINSK2611 CHEXSYSTEMS			
Number of Signatures Required: 2 CIF Number: BUSINESS TYPE: Corporation				
Signatures of Authorized Individuals. This A	Agreement is subject to all terms below.			
	Ann Cols. Commission Clerk			
(Signatures and printed name	s of each account signer)			
Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, and acknowledge receipt of our privacy policy (if applicable), as amended by acknowledge that they have received at least one copy of these deposit accommodates the substitution of these deposits accommodates are substituted in the substitution of the	the Electronic Funds Transfer Agreement and Disclosure, (if applicable), the Financial Institution from time to time. The authorized Agent(s) also bunt documents.			
person (including a U.S. resident alien), and that (check appropriate box):				
The Corporation is not subject to backup withholding, because the Corphas not been notified by the IRS that the Corporation is subject to back because the IRS has notified the Corporation that the Corporation is not.	up withholding as a result of failure to report all interest or dividends, or			
☐ The Corporation is subject to backup withholding				
Signature of Authorized Individuals, X	Date			
CERTIFICATE OF AUTHORITY AND CORPORATE RESOLUTIONS The individuals signing above certify that the Corporation is organized, exist in which it is located and its principal office is located at the address show correct name of the Corporation. Excluding the corporation name, all registe are as follows:	n above. The name of the Corporation shown herein is the complete and			
The individuals signing above certify that all of the officers and Authorized and have signed herein.	Agents ("Agents") of the Corporation listed occupy the positions shown,			
The officers further represent and certify that the following resolutions we other duly authorized action in lieu of a meeting and remain unmodified and it. That the Agents listed herein are authorized and empowered to act for under the terms and conditions of the Agreement. The named Agents a perform such other acts as they deem reasonably necessary to carry out may not be contrary to the provisions contained in this Resolution.	in full force and affect: and on bahalf of the Corporation to carry out and perform transactions are authorized and empowered to execute such other agreements and to			
b. That the Financial Institution is directed to accept and pay without signature(s) drawn against any of the Corporation's accounts with the Financial Institution is directed to accept and pay without	nancial Institution.			
c. That any one of such Agents is expressly authorized to endorse all check for deposit with the Financial Institution, or for collection or discount by the Financial Institution.	the Financial Institution; and to accept drafts and other Items payable at			
. That the authority given to the Agents shall remain in full force until written notice of revocation is delivered and received by the Financia Institution at each location where an account is maintained. Any such notice shall not affect any items in process at the time notice is given. Ar Officer or Agent of the Corporation will notify the Financial Institution of any change in the ownership of the Corporation, corporate name, any assumed business names, and any aspect of the Corporation affecting the relationship between the Corporation and the Financial Institution before it occurs.				
e. That the number shown above as the Corporation Townshift ation Number				
(Signature of Calalfying Officer) X	(*Signature of Other Authorized Director)			
*NOTE: In the case the Secretary or other certifying officer is designated to be signed by a second Director of the Corporation.	by the resolutions as one of the signing officers, this certificate must also			

RATE AND FEE SCHEDULE

Account Holders:

Tradewinds Utilities, Inc. FPSC Escrow Account

P.O. Box 5220 Ocala, FL 34478 **Financial** Institution:

CenterState Bank of Florida, N.A.

17th St. Branch P.O. Box 2900 60 SW 17th Street Ocala, FL 34478-2900

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

BUSINESS SAVINGS

Account Holder:

Tradewinds Utilities, Inc. FPSC Escrow Account

Account Opening Date: 12-17-2010

Account Ownership: Corporation **Account Purpose:**

Non Consumer

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of

0.10%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time without notification. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Limitations: You must deposit \$25,00 to open this account. Independent National Bank allows four (4) withdrawals each four (4) week period at no charge. Each withdrawal over four (4) will be assessed an excess withdrawal fee of \$2.00 fee.

Limitations apply on savings accounts for transfers and withdrawals as noted in Regulation D: You may make up to six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction, internet banking transfer, check, draft, debit card or similar order (including POS transaction), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by mesenger, by mail or at an ATM are unlimited.

Account Fees: There is no minimum balance requirement and no monthly maintenance fee. The following fees apply to this account: Stop Payment Fee: \$29.00; Deposited checks and other items returned unpaid: \$5.00; Garnishments: \$75.00; Executions: 75.00; Levies: \$75.00; Account Activity Printout: \$3.00; Third party reporting of deposited checks and other items returned unpaid.: \$9.50; Photocopies (Other): \$.25; Fax Service: \$4.00 plus \$.25 per page over 4 pages; Cashier's check - Depositor: \$5.00; Cashier's Checks-Exchange Fee: \$7.00; Traveler's checks: ; Traveler's checks for two: ; Notary Service (Non-Depositor): \$10.00; Account research: \$20.00 per hour/minimum \$10.00; Account balancing assistance: \$15.00 per 1/2 hour (minimum \$15.00); Account closed within 90 days of opening: \$25.00; Notary Service (Depositor): \$5.00; Photocopies of Statements: \$3.00; Wire Transfers - Foreign outgoing: \$50.00; Wire Transfers - Domestic Outgoing: \$25.00; Wire Transfers - Domestic Incoming: \$10.00; Wire Transfers - Foreign Incoming: \$15.00; Collection Fees - Foreign Items: \$25.00; Collection Fees - Domestic Items: \$15.00; Collection Items - Drafts: \$15.00; Purchase/Sale of Foreign Currency (Overnight): \$20.00; Special statement cutoff date: \$10.00 per month; Deposited Checks & Other Items returned to third party: \$9.50; Money Order: ; Purchase/Sale of Foreign Currency : 20.00; Overdraft Call Request: \$10.00 per call; Photocopies of Checks: \$2.00 per copy; Paid and Returned Overdraft Fees: \$32.00 per item. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. This fee applies whether an Item is paid or returned unpaid.; Dormant Account Monthly Fee: \$10.00; Overdraft Balance Interest: N/A; Check printing: Price varies with check style; Replace lost or stolen ATM Card: \$5.00; Change Orders: \$.40 per strap and \$.08 per roll of coin; Telephone Transfer: \$3.50; Visa International Fee: Visa International Transaction Fees: The following Visa International transaction fees will be assessed: If you conduct a transaction involving only U.S.dollars with your ATM/Visa Debit card in a country outside of the United States of America, Puerto Rico or the U.S. Virgin Islands there will be a transaction fee of 0.8% of the transaction amount that will appear on your monthly statement. If you conduct a transaction involving multiple currencies with your ATM/ Visa Debit card in a country outside of the United States of America, Puerto Rico or the U.S. Virgin Islands there will be a transaction fee of 1.00% of the transaction amount that will appear on your monthly statement. *Some Internet transactions may qualify as an international transaction and will be assessed the appropriate fee.; Overdraft Fee (Assessed every 5 days): \$5.00; and Excessive withdrawal fee: 2.00.

ACCOUNT HOLDERS:	FINANCIAL INSTITUTION:			
By: Ann Cole, Commission Clerk	XAuthorized Signer			

Mailing Agerisis. P. O. I goo 5220. Ocale, FT 94478 Surea Location; P. O. I goo 5220. Ocale, FT 94478 Talephone Number; (182) 822-24849. Work #: The suthorized Agent(s) signing above agree(s), that the Corporation's Account(s) will be governed by the terms set forth in the Deposit Accaptement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement if applicable), the Rate and Fee Scheduler Agent and Protection of the Time Rate and Fee Scheduler Agent and Disclosure, the Substitute Check Policy Disclosure, the Substitute of Time Deposit Accaptement and Disclosure, the Substitute Check Policy Disclosure, the Substitute of Time Deposit Accaptement and Disclosure, the Substitute Check Policy Disclosure, the Substitute of Time Deposit Agenement (if applicable), the Rate and Fee Scheduler Agent Policy Disclosure, the Substitute of Time Deposit Agenement (if applicable), the Rate and Fee Scheduler Agent Policy Disclosure, the Substitute of Time Benedit Agent (if applicable), the Rate and Fee Scheduler Agent (if applicable), the Rate and Fee Scheduler (if applicable), the Rate and Fe	CenterState Bank of Florida, N.A.	5054978	Account Purpo	se: Non Const	mer	
Reporting SWITN 58.232368 Fl. 34478 Mailing Addrises P. 0. Box 5220. Ogaie Fl. 34478 Telephone Number: (381) 622-4949 Work #: Number: Street Toolation P. 0. 8 for \$220. Ogaie Fl. 34478 Telephone Number: (381) 622-4949 Work #: Number: Street Toolation P. 0. 8 for \$220. Ogaie Fl. 34478 Telephone Number: (381) 622-4949 Work #: Number: Street Toolation P. 0. 8 for \$220. Ogaie Fl. 34478 Telephone Number: (381) 622-4949 Work #: Number: Street Toolation P. 0. 8 for \$220. Ogaie Fl. 34478 Telephone Number: (381) 622-4949 Work #: Number: Street Toolation P. 0. 1		OW Life Selection			ACCOUNT N	UMBER
The authorized Agentici signing above agree(s), that the Corporation's Account(s) will be governed by the terms set forth in the Deposit Acquirement and Disclosure, the Time Cartificate of Deposit or Confirmation of Time Deposit Agreement if applicable), the flate and Fee Schedule Funds Availability Policy Disclosure, the Time Cartificate of Deposit or Confirmation of Time Deposit Agreement if applicable), the flate and Fee Schedule Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, and Substitute Check Policy Disclosure, the Fine Cartificate of Deposit or Confirmation of Time Deposit Agreement if applicable), the flate and Fee Schedule Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, if applicated acknowledge that they have received at least one copy of these deposit account documents. **TIMEACKUP WITHHOLDING** Reporting TIN: 59-2323148 Important: Under penalties of parjury, I cartify that the numbers shown above is the Corporation's correct taxpayer identification number, I am a person fincluding a U.S. resident alien), and that (check appropriate box): The Corporation is not subject to backup withholding, because the Corporation is exempt from backup withholding, or because the Corporation is one tayloget to backup withholding as a result of failure to report all interest or divident because the IRS has notified the Corporation by the Tomporation is not subject to backup withholding as a result of failure to report all interest or divident because the IRS has notified the Corporation by the Tomporation is not subject to backup withholding as a result of failure to report all interest or divident because the IRS has notified the Corporation by the Tomporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal orifice is located at the address shown above. The na	Mailing Address; P.O. Box 5220, Ocala, FL 34478		Date Opened	,		Verified By CHEXSYSTEMS
Signatures of Authorized Individuals. This Agreement is subject to all terms below. X	• • • • • • • • • • • • • • • • • • • •					
Signatures of Authorized Individuals. This Agreement is subject to all terms below. Continued Con	· · · · · · · · · · · · · · · · · · ·					
The authorized Agentis) signing above agree(s), that the Corporation's Account(s) will be governed by the terms set forth in the Deposit AcAgreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedult runds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement (if applicable), the Rate and Fee Schedult runds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable) are active to the Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable) are active to the Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable) are active to the Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicant active Policy P						
The suthorized Agent(s) signing above agree(s), that the Corporation's Account(s) will be governed by the terms set forth in the Deposit AcAgreement and Disclosure, the Time Cartificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule Agreement and Disclosure, the Time Cartificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule Agreement and Disclosure, the Time Cartificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule Agreement (if applicable), the Rate and Fee Schedule Agreement (if applicable), the Rate and Fee Schedule Agent (if applicable) and Agreement (if applicable), the Rate and Fee Schedule Agent (if applicable) and Agreement (if applicable), the Rate and Fee Schedule Agent (if applicable) and Agreement (if applicable), the Rate and Fee Schedule Agent (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable), the Rate and Fee Schedule (if applicable) and Agreement (if applicable) and Agreem	Signatures of Authorized Indivi	iduals. This A	greement is subj	ect to all terms	below.	
The authorized Agent(s) signing above agree(s), that the Corporation's Account(s) will be governed by the terms set forth in the Deposit Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule Under Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfally Policy Disclosure, (if applicable), as amended by the Financial Institution from time to time. The authorized Agent(siacknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time. The authorized Agent(siacknowledge text they have received at least one copy of these deposit account documents. TIN/SACKUP WITHHOLDING Reporting TIN: 59-2323148 Important: Under penalties of perjury, I certify that the number shown above is the Corporation's correct taxpayer identification number, I am a person (Including a U.S. resident alien), and that (check appropriate box): The Corporation is not subject to backup withholding, because the Corporation is exempt from backup withholding, or because the Corporation is not been notified by the IRS that the Corporation is above to backup withholding gs a result of failure to report all interest or divident because the IRS has notified the Corporation is public to backup withholding. The Corporation is subject to backup withfolding. The Corporation is subject to backup withfolding. Signature of Authorities and the Authorities of the Agreement and corporation is an object and authorities of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation is organized, exists, and is duly authorized to transact business under the laws of the inwhich it is located and its principal officie is located at the address shown above. The name of the Corporation shown herein is the complete orrect name of the Corporation. Excluding the corporation is organized, exists, and is duly authorized to transact business u	Chipries deliverages, President of Tradewinks Utilifier, Inc.	A	na Cale, Commis	sion Cleri	<i>/</i>	
Agreement and Disclosure, the Time Cortificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fes Schedule Funds Availability Policy Disclosure, the Edisch Policy Disclosure, the Ediscipation of Acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time. The authorized Agent(sizeknowledge that they have received at least one copy of these deposit account documents. TIN/BACKUP WITHHOLDING Reporting TiN: 59-2323148 Important: Under penalties of perjury, I certify that the number shown above is the Corporation's correct taxpayer identification number, I am a person (including a U.S. resident alien), and that (check uppropriate box): ### The Corporation is not subject to beckup withholding, because the Corporation is exempt from backup withholding, or because the Corporation has not been notified by the IRS that the Corporation is subject to backup withholding as a result of failure to report all interest or divident because the IRS has notified the Corporation is a subject to backup withholding. The Corporation is excipent to backup withholding. The Corporation is excipent to backup withholding. The Individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal office is located at the address shown above. The name of the Corporation hown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The Individuals signing above certify that all of the officers and Authorized Agents ("Agents") of the Corporation is the complete correct name of the Corporation. Excluding the corporation seems of the Corporation is carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements and pe	// (Signatures and	printed name:	s of each accoun	it signer)		
The Corporation is not subject to backup withholding, because the Corporation is exempt from backup withholding, or because the Corporation has not been notified by the IRS that the Corporation is subject to backup withholding, as a result of failure to report all interest or divident because the IRS has notified the Corporation that the Corporation is no longer subject beckup withholding. The Corporation is subject to backup withholding. Signature of Authorized Individual: Signature of Authorized Individual: Date CERTIFICATE OF AUTHORITY AND CORPORATE RESOLUTIONS Date: 01-13-2011 The individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal office is located at the address shown above. The name of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The Individuals signing above certify that all of the officers and Authorized Agents ("Agents") of the Corporation listed occupy the positions shand have signed herein. The officers further represent and certify that the following resolutions were adopted at a duly convened meeting of the Board of Directors other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are authorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements a perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this	and acknowledge receipt of our privacy policy (if applicable), as acknowledge that they have received at least one copy of these received at least one copy of the	s amended by e deposit acco : 59-2323148	the Financial Insunt documents.	titution from tir	ne to time. The aut	horized Agent(s) also
has not been notified by the IRS that the Corporation is subject to backup withholding as a result of failure to report all interest or divident because the IRS has notified the Corporation but the Corporation is no lodger subject to backup withholding. The Corporation is subject to backup withholding. Signature of Authorized Individual: CERTIFICATE OF AUTHORITY AND CORPORATE RESOLUTIONS Date: 01-13-2011 The individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal office is located at the address shown above. The name of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The individuals signing above certify that the following resolutions were adopted at a duly convened meeting of the Board of Directors other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are authorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements a perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to accept and pay without further inquiry any item, bearing the following appropriate numb signaturely, drawn against any of the Corporation's accounts with the Financial Institution; and to accept drafts and other items payable to or owned by the Corporation with Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable to or owned by the Corporation wit	person (including a U.S. resident alien), and that (check approp	riate box):				
CERTIFICATE OF AUTHORITY AND CORPORATE RESOLUTIONS Date: 01-13-2011 The individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the lews of the in which it is located and its principal office is located at the address shown above. The name of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The individuals signing above certify that all of the officers and Authorized Agents ("Agents") of the Corporation listed occupy the positions shand have signed herein. The officers further represent and certify that the following resolutions were adopted at a duly convened meeting of the Board of Directors other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are authorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements a perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to eccept and pay without further inquiry any item, bearing the following appropriate numb signature(s), drawn against any of the Corporation's accounts with the Financial Institution; and to accept drafts and other items payal the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payal the Financial Institution. c. That any one of such Agents is expressly authorized to endorse all checks, drafts, notes, and other items payal the Financial Institution, or for collection or discount by the Financial Institution; and to ac	has not been notified by the IRS that the Corporation is su	bject to backu	sp withholding as	s a result of fai	lure to report all int	erest or dividends, or
CERTIFICATE OF AUTHORITY AND CORPORATE RESOLUTIONS Date: 01-13-2011 The individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal office is located at the address shown above. The name of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The individuals signing above certify that all of the officers and Authorized Agents ("Agents") of the Corporation listed occupy the positions shand have signed herein. The officers further represent and certify that the following resolutions were adopted at a duly convened meeting of the Board of Directors other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are euthorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements as perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to accept and pay without further inquiry any item, bearing the following appropriate numb signature(s), drawn against any of the Corporation's accounts with the Financial Institution. c. That any one of such Agents is expressly authorized to endorse all checks, drafts, notes, and other items payable to or owned by the Corporation of the Corporation of endorse all checks, drafts, notes, and other items payable to or owned by the Corporation at each location where an account is maintained. Any such notice shall not affect any Items in process at the time notice is given Officer or Agent of	The Corporation is subject to backup withholding.	! - []	777			
The individuals signing above certify that the Corporation is organized, exists, and is duly authorized to transact business under the laws of the in which it is located and its principal office is located at the address shown above. The name of the Corporation shown herein is the complete correct name of the Corporation. Excluding the corporation name, all registered assumed business names under which the corporation does bus are as follows: The individuals signing above certify that all of the officers and Authorized Agents ("Agents") of the Corporation listed occupy the positions shand have signed herein. The officers further represent and certify that the following resolutions were adopted at a duly convened meeting of the Board of Directors other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are authorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements a perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to accept and pay without further inquiry any item, bearing the following appropriate numb signature(s), drawn against any of the Corporation's accounts with the Financial Institution; and to accept drafts and other items payal the Financial Institution. d. That the authority given to the Agents shall remain in full force until written notice of revocation is delivered and received by the Financial Institution at each location where an account is maintained. Any such notice shall not affect any items in process at the time notice is given of Agents have a account will notify the Financial Institution of the Corporation, corporation as the Corporation and t	Signature of Authorized Individual: X	I OH	ffling	Date	_	
perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to accept and pay without further inquiry any item, bearing the following appropriate numb signature(s), drawn against any of the Corporation's accounts with the Financial Institution. c. That any one of such Agents is expressly authorized to endorse all checks, drafts, notes, and other items payable to or owned by the Corpor for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other Items payal the Financial Institution. d. That the authority given to the Agents shall remain in full force until written notice of revocation is delivered and received by the Finantitution at each location where an account is maintained. Any such notice shall not affect any Items in process at the time notice is given Officer or Agent of the Corporation will notify the Financial Institution of any change in the ownership of the Corporation, corporate name assumed business names, and any aspect of the Corporation affecting the relationship between the Corporation and the Financial Institution is to occurs. e. That the number shown above as the Corporation Institution Number (TIN) is correct.	The individuals signing above certify that the Corporation is orgin which it is located and its principal office is located at the a correct name of the Corporation. Excluding the corporation name.	ganized, exists ddress shown	, and is duly aut above. The nar	ne of the Corpo	pration shown herei	n is the complete and
other duly authorized action in lieu of a meeting and remain unmodified and in full force and effect: a. That the Agents listed herein are authorized and empowered to act for and on behalf of the Corporation to carry out and perform transact under the terms and conditions of the Agreement. The named Agents are authorized and empowered to execute such other agreements are perform such other acts as they deem reasonably necessary to carry out the provisions of the Agreement. The other agreements and other may not be contrary to the provisions contained in this Resolution. b. That the Financial Institution is directed to accept and pay without further inquiry any item, bearing the following appropriate numb signature(s), drawn ageinst any of the Corporation's accounts with the Financial Institution. c. That any one of such Agents is expressly authorized to endorse all checks, drafts, notes, and other items payable to or owned by the Corpor for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable the Financial Institution. d. That the authority given to the Agents shall remain in full force until written notice of revocation is delivered and received by the Finantial Institution at each location where an account is maintained. Any such notice shall not affect any items in process at the time notice is given Officer or Agent of the Corporation will notify the Financial Institution of any change in the ownership of the Corporation, corporate name assumed business names, and any aspect of the Corporation affecting the relationship between the Corporation and the Financial Institution is correct.	and have signed herein.					
signature(s), drawn against any of the Corporation's accounts with the Financial Institution. c. That any one of such Agents is expressly authorized to endorse all checks, drafts, notes, and other items payable to or owned by the Corpor for deposit with the Financial Institution, or for collection or discount by the Financial Institution; and to accept drafts and other items payable to the Financial Institution. d. That the authority given to the Agents shall remain in full force until written notice of revocation is delivered and received by the Finantial Institution at each location where an account is maintained. Any such notice shall not affect any items in process at the time notice is given Officer or Agent of the Corporation will notify the Financial Institution of any change in the ownership of the Corporation, corporate name assumed business names, and any aspect of the Corporation affecting the relationship between the Corporation and the Financial Institution is it occurs. e. That the number shown above as the Corporation and any aspect of the Corporation Number (TIN) is correct.	The officers further represent and certify that the following roother duly authorized action in lieu of a meeting and remain units. That the Agents listed herein are authorized and empower under the terms and conditions of the Agreement. The nat perform such other acts as they deem reasonably necessaring not be contrary to the provisions contained in this Reso	modified and in ed to act for a med Agents a y to carry out lution.	n full force and e and on behalf of re authorized and the provisions o	ffect: the Corporation dempowered to the Agreemer	on to carry out and o execute such oth nt. The other agree	perform transactions er agreements and to ments and other acts
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v _/_ v v	e. That the number shown above as the Corporation Tanadenti	/	er (TIN) is correc	et.		
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(Signature of Certifying Officer) *NOTE: In the case the Secretary or other certifying officer is designated by the resolutions as one of the signing officers, this certificate mus			·	• •		