

**CERTIFIED COPY OF CORPORATE RESOLUTIONS
(For Deposit Accounts, Borrowing, and Other Relationships)
and
CERTIFICATE OF INCUMBENCY**

ROLLINGWOOD COMMUNITY DEVELOPMENT

[Legal name of corporation, professional corporation, or professional association]

[Assumed business name (DBA) under which corporation operates or does business (if different from legal name)]

The undersigned ("I") certifies to First-Citizens Bank & Trust Company ("Bank") that I am the duly elected Secretary, Assistant Secretary, or other officer of the above-named corporation (the "Corporation") with authority to maintain and authenticate records of the Corporation. I further certify to Bank that the Corporation: (i) is duly organized and existing under the laws of the State of TEXAS. _____ and is in good standing; (ii) is duly authorized to transact business in each state in which it is doing business; and, (iii) if an assumed business name is listed above, has filed and recorded all documents required by law relating to use of the assumed business name.

CERTIFIED COPY OF CORPORATE RESOLUTIONS

I further certify that the following is a true copy of resolutions adopted by the Board of Directors of the Corporation either at a duly authorized and held meeting of the Board of Directors at which a quorum was present and proper notice given or by unanimous written consent, that such resolutions are in conformity with the charter and bylaws of the Corporation, that they have not been rescinded, revoked, amended, or modified in any respect, and that they remain in full force and effect as of the date of this certification.

RESOLVED:

DEPOSIT AND DEPOSIT-RELATED SERVICES RELATIONSHIP

1. **Designation of Bank as a Depository.** Bank is designated a depository of the Corporation. Funds of the Corporation may be deposited in accounts maintained by Bank in the name of the Corporation. All such deposit accounts shall be subject to the rules of Bank as set forth in the First Citizens Bank Deposit Account Agreement, as amended from time to time. Bank is authorized:
 - a. To honor, receive or pay all checks, drafts, and all other instruments or orders for payment or withdrawal made on behalf of the Corporation and charge any deposit account with Bank, and to honor any authorization for the transfer of funds between different accounts, whether such orders are transmitted to Bank by telephone, computer, automated clearing house, wire transfer system or other means, for whatever purpose and to whomever payable, even though payment may create an overdraft, even though such items may be drawn or endorsed to the order of the signer for exchange or cashing or in payment of the individual obligation of such signer, or for deposit to such signer's personal account, or for any other use or disposition, when signed by an original, facsimile or electronic signature of, or otherwise initiated by, any ONE Authorized Signer, and Bank shall be not required under any obligation to inquire as to the circumstances of the issuance or use of any such item or to the application or disposition of such item or the proceeds.
 - b. To honor the endorsement of any ONE Authorized Signer on checks, drafts, notes or all other types of instruments payable or belonging to the Corporation, whether such endorsement be made manually or by other means such as by endorsement stamp or facsimile signature, and whether the instrument is presented for deposit, for collection, or otherwise, and/or to receive cash or part cash for same, or to make "less cash" deposits by receiving cash for part or all of the amount of such instruments and depositing the balance, if any, when such instruments are signed, accepted, or otherwise endorsed as described above, with the Corporation assuming full responsibility for any and all payments made by Bank in reliance upon the endorsement of an Authorized Signer, and with the Corporation agreeing to indemnify and hold Bank harmless against any loss, cost, damage, or expense suffered or incurred by Bank arising out of the misuse or unlawful/unauthorized use by any person of such stamp or facsimile signature.

2. **Authorized Signers.** For purposes of these resolutions, the term "Authorized Signer" refers individually to each of the officers and other agents of the Corporation listed with an "X" in the column headed "Authority / Deposit / Authorized Signers" in the Certificate of Incumbency, which is incorporated herewith. If no person is so designated, the term "Authorized Signer" shall refer individually to each person from time to time holding the office of Chairman, President, Vice-President or Treasurer of the Corporation. Each Authorized Signer is authorized:

- a. To open and close one or more deposit accounts with Bank, and pledge any account in an assignment or control agreement.
 - b. To apply for and obtain credit from Bank under one or more revolving lines of credit providing overdraft protection for such deposit accounts. To transact all business with respect to any such accounts, including, but not limited to, writing checks, drafts, notes and all other orders for payment or transfer of funds and endorsing checks, drafts, notes and all other types of instruments payable or belonging to the Corporation.
 - c. To authorize in any letter, form, signature card or notice other persons not listed in the Certificate of Incumbency with an "X" in the "Authority / Deposit / Authorized Signers" column as additional Authorized Signers who may execute a signature card on behalf of the Corporation and transact business on any such accounts.
3. **Additional Authority.** Each Authorized Signer is additionally authorized on behalf of the Corporation:
- a. **Certificates of Deposit (CDs).** To purchase CDs, bonds and all other types of intangible personal property from Bank.
 - b. **Debit Cards.** To obtain from Bank and use a debit card to withdraw funds from any deposit account with Bank, and to designate other persons not so designated herein to use a debit card to withdraw funds from any of the Corporation's accounts.
 - c. **Night Depository Agreements.** To execute night depository agreements, designate from time to time the agents empowered to act on behalf of the Corporation in connection with night deposit transactions, and revoke such designations.
 - d. **Other Deposit-Related Products and Services.** To enter into agreements for the use of any other deposit and/or treasury-related products or services offered by Bank including, but not limited to, electronic funds transfer services (such as ACH and wire transfer services), online/electronic banking services, cash management services and merchant services, and initiate and conduct transactions pursuant to such agreements.
 - e. **Safe Deposit Boxes.** To enter into safe deposit box agreements, designate deputies and other agents empowered to have access to any safe deposit box, revoke such designations, remove box contents and terminate safe deposit box agreements.

BORROWING AND OTHER CREDIT RELATIONSHIPS

1. **Authorized Representatives.** For purposes of these resolutions, the term "Authorized Representative" shall refer to each of the officers and other agents of the Corporation listed with an "X" in the column headed "Authority / Borrowing / Authorized Representatives" in the Certificate of Incumbency. If no person is so designated, the term "Authorized Representative" shall refer individually to each person from time to time holding the office of Chairman, President, or Vice-President of the Corporation. The term "Authorized Representative" shall also include such additional individuals named as being so authorized in any letter, form or notice signed by any Authorized Representative named in this document.
2. **General Borrowing Authority.** Each Authorized Representative is authorized to borrow or otherwise obtain credit from Bank from time to time in such sums and upon such terms and conditions as to repayment, rate of interest, and security as he or she may determine, and to execute and deliver in the name and on behalf of the Corporation applications, notes, credit agreements and any and all other agreements, evidences of indebtedness with respect to all sums so borrowed or credit otherwise obtained, and to obligate the Corporation to repay Bank the indebtedness and obligations so incurred. Each Authorized Representative is additionally authorized:
 - a. To pledge, mortgage or otherwise create security interests in any property held by or belonging to the Corporation.
 - b. To execute and deliver deeds of trust, mortgages, security deeds, security agreements, and all other security instruments whether of obligation or hypothecation which they may determine necessary or appropriate to secure sums borrowed or credit obtained by the Corporation.
 - c. To guarantee or act as surety for loans or other financial accommodations to affiliates or others from Bank on such guarantee or surety terms as may be agreed upon between the Authorized Representative of the Corporation and Bank and in such sum or sums of money as in his or her judgment should be guaranteed or assured.
3. **Authority with Respect to Specific Credit Relationships.** Each Authorized Representative is authorized:
 - a. **Credit Cards.** To obtain credit from Bank by the use of a MasterCard®, Visa® or other credit card (collectively, "Credit Card") issued by Bank, in such sums as may seem advisable to the Authorized Representative, and upon such terms as may be prescribed by Bank, to designate other persons to use a Credit Card in the name of and on behalf of the Corporation, and to execute applications and agreements of any type in connection with a Credit Card.
 - b. **Revolving Lines of Credit.** To obtain credit from Bank under one or more other revolving lines of credit (including, but not limited to, lines of credit providing overdraft protection for deposit accounts) offered or issued by Bank, in such sums as may seem advisable to the Authorized Representative and upon such terms as may be prescribed by Bank, to sign, or designate other persons to sign, checks or other items drawn on any checking account of the Corporation which may activate loans under such revolving lines of credit, to sign special (direct advance) checks or other instruments which activate loans under such revolving lines of credit and to execute applications and agreements of any type in connection with lines of credit.
 - c. **Letters of Credit.** To apply for and receive letters of credit and, from time to time, increase the amount, extend the date of expiration or amend the terms of any outstanding letters of credit.

4. **Payment of Proceeds.** Bank is authorized and directed to pay the proceeds of any such loans, lines of credit or other borrowings or credit arrangements as directed by an Authorized Representative whether or not to the order of said person in his or her individual capacity, for deposit to his or her individual credit, or to be applied or deposited in any manner for his or her individual credit, and Bank shall not be required to inquire as to the circumstances for the application or use of any such credit.

ADDITIONAL STATEMENTS

1. **Effectiveness.** The foregoing resolutions shall remain in full force and effect until written notice of their amendment or rescission has been received by Bank. The receipt of such notice shall not affect any action taken by Bank prior thereto.
2. **Previous Banking Resolutions.** Any and all previous banking resolutions relating to Bank that are in conflict with the foregoing resolutions are hereby superseded.
3. **Prior Transactions.** All prior transactions by any of the officers, employees, or other representatives of the Corporation, in its name and for its account or within the authority given by the foregoing resolutions if said authority had been in effect, are hereby approved and ratified.

CERTIFICATE OF INCUMBENCY

I hereby certify to Bank that the following are the names, titles and official signatures of the present officers of the Corporation, and the names and titles of other individuals who have been granted Deposit and/or Borrowing authority for the Corporation. Authority is indicated by the applicable boxes checked.

Title	Name	Signature	Authority	
			Deposit Authorized Signers	Borrowing Authorized Representatives
President			<input type="checkbox"/>	<input type="checkbox"/>
Vice President			<input type="checkbox"/>	<input type="checkbox"/>
Secretary			<input type="checkbox"/>	<input type="checkbox"/>
Asst. Secretary			<input type="checkbox"/>	<input type="checkbox"/>
Treasurer			<input type="checkbox"/>	<input type="checkbox"/>
Chief Exec. Officer (CEO)			<input type="checkbox"/>	<input type="checkbox"/>
Chief Fin. Officer (CFO)			<input type="checkbox"/>	<input type="checkbox"/>
Chief Oper. Officer (COO)			<input type="checkbox"/>	<input type="checkbox"/>
Chairman			<input type="checkbox"/>	<input type="checkbox"/>
Other Titles (Please type or print)				
PRESIDENT	BRIAN RIDER		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VICE PRESIDENT	FRED HARTMAN		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
TREASURER	BOBBY HEMPFLING		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

IN WITNESS WHEREOF, I have hereunto subscribed my name to this Certified Copy of Corporate Resolutions and Certificate of Incumbency this ____ day of _____, 20 ____.

 [Signature of officer making certification]
 Name: Brian Rider

Title: President

For Bank Use Only:		
<div style="background-color: black; width: 100px; height: 15px; margin: 0 auto;"></div> <hr style="border: 0; border-top: 1px solid black;"/> <small>Name of Associate Submitting Document</small>	<div style="background-color: black; width: 100px; height: 15px; margin: 0 auto;"></div> <hr style="border: 0; border-top: 1px solid black;"/> <small>Employee ID #</small>	<div style="background-color: black; width: 100px; height: 15px; margin: 0 auto;"></div> <hr style="border: 0; border-top: 1px solid black;"/> <small>Br. #</small>



ACCOUNT SIGNATURE CARD

Acct # [redacted] Acct Type [redacted] Date Opened [redacted]

Branch # [redacted] Assoc Name [redacted] Current Date [redacted]

Account Owner (Business/Entity Name): ROLLINGWOOD COMMUNITY DEVELOPMENT CORPORATION

Account Ownership Designation:

- Corporation (including PAs and PCs) [checked]
Limited Liability Company (LLC) []
General Partnership (GP) []
Limited Partnership (LP) []
Registered Limited Liability Partnership (LLP) []
Fiduciary (Specify Type, e.g., trust, attorney trust, estate, escrow, agency, receivership): []
Unincorporated church or charitable/civic organization []
Unincorporated governmental or municipal organization []
Other Unincorporated Entity: []

This account is held at First-Citizens Bank & Trust Company ("First Citizens Bank" or "Bank") in the name of the above-named Account Owner. It is subject to the provisions of the First Citizens Bank Deposit Account Agreement, the Bank's Disclosure of Products and Fees, and applicable state and federal law, all of which may be amended from time to time. The undersigned authorized signer(s) acknowledge(s) receipt of the First Citizens Bank Deposit Account Agreement and the applicable Disclosure of Products and Fees and confirm(s) that this is not a consumer account.

Authorized Signers: The Authorized Signers identified below are owners or representatives of the business or entity that is the Account Owner and are authorized to transact any business relating to this account on behalf of the Account Owner either: (i) through being named on the Account Owner's corporate resolution, declaration of unincorporated business/entity (or other documentation as applicable); or (ii) through delegation of such authority by one or more of the individuals authorized in said resolution or declaration.

Name: BRIAN RIDER Signature: _____
Name: FRED HARTMAN Signature: _____
Name: BOBBY HEMPFLING Signature: _____
Name: _____ Signature: _____

Complete this Substitute IRS Form W-9 if Account Owner is a U.S. citizen or other "U.S. person" as defined by the Internal Revenue Code. If Account Owner is not a U.S. citizen or other "U.S. person," provide a completed IRS Form W-8BEN-E.

Substitute IRS Form W-9

The individual who signs the certification below represents that he or she is a duly authorized officer or representative of the above-referenced Account Owner. The terms "I," "me," and "my" refer to the Account Owner or representative signing on behalf of the Account Owner, as applicable.

Under penalty of perjury, I certify that:

- (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me);
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
(3) I am a U.S. citizen or other U.S. person (for federal tax purposes a "U.S. person" includes a U.S. resident alien, a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, an estate [other than a foreign estate], or a domestic trust); and
(4) I am exempt from FATCA reporting.

Instructions: IRS regulations require you to strike out the wording in item (2) if you have been notified by the IRS that you are currently subject to backup withholding for failure to report all interest and dividends on your tax return.

NOTE: The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

TIN (EIN or SSN of sole member, if sole member LLC) [redacted] was assigned by the IRS to the party listed as Account Owner.

Certifying Individual: Name: (signer) [redacted] Signature: _____ Date: _____