



Certification of Trust Agreement

The undersigned, being of legal age and duly sworn, and in order to induce Flagstar Bank, N.A., a National Association ("Flagstar") to extend financial accommodations to the Trust certifies to Flagstar as follows:

- 1. The undersigned is/are executing this Certificate of Trust ("Certificate") as:
___Settlor/Grantor (creator of the Trust) ___Attorney for Settlor/Grantor
___Trustee ___Attorney for Trustee

Michigan only: ___Agent for Trustee (e.g. power of attorney)
___Agent for Settlor/Grantor (e.g. power of attorney)

2. The name of the Trust is _____.

3. The Trust is dated _____.

- 4. Check one of the following statements:
___The Trust has been amended by an amendment(s) dated _____
___The Trust has been restated by a restatement dated _____
___The Trust has NOT been amended or restated.

- 5. Check one of the following:
___The Trust is Revocable.
___The Trust is Irrevocable.
___The Trust is a "Grantor's" Trust.

6. The individual(s) with the authority to revoke, modify or amend the Trust are as follows:

7. The following person(s) are the Settlor(s)/Grantor(s) of the Trust:

Settlor/Grantor #1 _____

Settlor/Grantor #2 _____

8. The following person(s) are the Trustee(s) of the Trust:

Trustee #1 _____ Address _____

Trustee #2 _____ Address _____

Trustee #3 _____ Address _____

9. The following person(s) are the Successor Trustee(s) of the Trust:

Trustee #1 _____ Address _____

Trustee #2 _____ Address _____

10. The minimum number of Trustees required to sign an agreement, document or instrument in order to bind the Trust (check one):
___ The Trust allows any Trustee to act individually.
___ The Trust requires ALL Trustee(s) to act jointly.
___ The Trust requires _____ of the Trustees to act.
11. I/We certify that the original and/or amended terms of the Trust is/are currently in full force and effect.
12. The Trustee has the following powers under the Trust (check all that apply):
___ Open, maintain, and terminate deposit accounts, and use such deposit accounts, including, without limitation, making deposits and withdrawals, and receiving statements, vouchers, notices and similar documents and acting with respect to them.
___ Endorse, negotiate, make, assign, discount and draw negotiable instruments of the Trust or payable to the Trust, transfer money, receive the proceeds of those transactions, and accept a draft drawn by a person on the Trust and pay it when due.
___ Apply for, receive and use letters of credit, credit and debit cards, electronic transaction authorizations, and traveler's checks, and sign any agreements in connection with any such services.
___ Rent a safe deposit box or space in a vault (including the power to sign any agreement in connection with such services) and withdraw or deposit property in such safe deposit box or vault.
___ Select one or more persons to act as attorney-in-fact or agent for the Trustee and the Trust (each an "Agent") and delegate to the Agent such authority as the Trustee deems appropriate (which may include any and all authority described in this Certificate).
13. The Bank may rely on this certification; all statements contained herein are and will continue to be true and correct unless the Bank receives written notice to the contrary, and such additional documentation as the Bank may require. The Bank is not required to inquire whether the Trust Agreement has been changed, modified, altered, amended or rescinded, in whole or in part, whether the above named Trustee(s) continue to act in such capacity or whether any additional or successor trustee(s) has/have been appointed, or whether the above named person(s) continue(s) to have the powers to act as certified herein. The Bank is not required to assure the proper application of trust assets paid or delivered to or upon authorization of any Trustee.
14. The Trust Agreement has not been modified, amended or revoked in any manner which may cause any of the above certifications or statements to be untrue or misleading. I/We agree to notify the Bank of any modification, amendment or revocation of the Trust Agreement, in whole or in part, which would affect any of the above statements.
15. If an exhibit describing real estate or any interest in real estate is attached hereto, this Certificate may be recorded with the county recorder for the county in which such property is situated.
16. To the fullest extent permitted by applicable law, I/We shall indemnify and hold harmless the Bank, its subsidiaries and affiliates and their respective directors, officers, agents, employees and stockholders for, from and against any and all claims, judgments, suits, losses, costs, damages and expenses (including reasonable attorneys' fees) and any other liability or demands resulting from or in any way related to any statement contained in this certification being false, incorrect or incomplete or the Bank's acting on or relying upon this Certification of Trust and Indemnity.
17. The Trust was created under the laws of the State of _____

I declare that the contents of this Certification of Trust Agreement are true and correct.

Date: _____

Signed: _____

Printed: _____

Signed: _____

Printed: _____

Signed: _____

Printed: _____

State of _____)

County of _____)

Sworn to and subscribed before me this ____ day of _____, 20 ____.

_____, Notary Public

_____ County _____

My commission expires _____

Acting in _____ County

(attach state specific notary block if required by state)