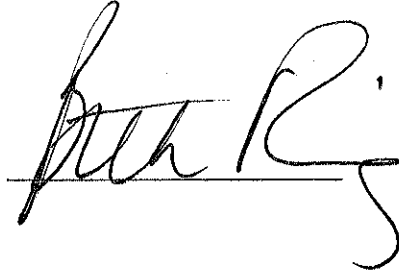


**DUE DILIGENCE CERTIFICATE**

I, Beth Ring, Member of Sandler, Travis & Rosenberg, P.A., certify that:

- 1) I have read the attached submissions, and
- 2) Based on information collected by my office, I have no reason to believe that this submission contains any material misrepresentation or omission of fact.
- 3) The information contained in this submission is, to the best of my knowledge, complete and accurate.

A handwritten signature in black ink, appearing to read "Beth Ring", is written over a horizontal line. The signature is cursive and stylized.