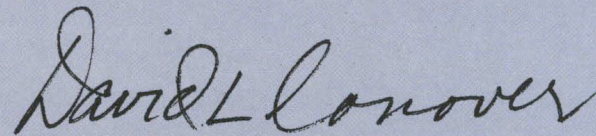


EverBank[®] Advisor Services Certification

Richard Van Dyke

has fulfilled all requirements and is hereby certified to provide
Banking products and services through EverBank.



David L. Conover
Senior Vice President
EverBank Advisor Services



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