

16
CERTIFICATION OF TRUST
NRS 164.410

THE ROWE FAMILY TRUST

A REVOCABLE TRUST DURING THE JOINT LIVES OF SETTLORS

ARTICLE 1

BASIC FACTS AND PROVISIONS

1.1 NAME OF TRUST

THE ROWE FAMILY TRUST
("Trust" "This Trust").

1.2 DATE ESTABLISHED

The Trust is established July 29, 1998, by this, THE ROWE FAMILY TRUST
("Agreement" "This Agreement").

1.3 SITUS OF TRUST

Douglas County, State of Nevada

1.4 PARTIES

1.4.1 SETTLORS CREATING TRUST

JACK EDWIN ROWE
JENNIFER ROWE

In addition to Settlers, others may contribute property to the Trust. Such a contributor would be called Grantor or Donor. Settlers are sometimes called Trustors. In this Agreement, the first Settlor to die is referred to as "DECEDENT" and the other Settlor is referred to as "SURVIVOR". Until the death of the first Settlor, Settlers, Trustors, Grantors, or Donors, are referred to as "Settlers". JACK EDWIN ROWE is the same person as JACK E. ROWE and JACK ROWE. JENNIFER ROWE is the same person as JENNIFER LEE ROWE and JENNIFER LEE CHON.

1.4.2 TRUSTEES WHO WILL HOLD TITLE

JACK EDWIN ROWE
JENNIFER ROWE

1.4.3 SUCCESSOR CO-TRUSTEES

JACK EDWIN ROWE shall serve alone as Survivor Trust if he survives JENNIFER ROWE, and on his death, then Co-Trustees shall be

LORI JEAN RIBERI and
HEJUNG LEE CHON

If JENNIFER ROWE survives JACK EDWIN ROWE then Co-Trustee to serve with JENNIFER ROWE shall be

LORI JEAN RIBERI and

On the death of JENNIFER ROWE, then Co-Trustees shall be

LORI JEAN RIBERI and
HEJUNG LEE CHON

Although there may be a single trustee, co-trustees, a successor trustee or successor trustees, or institutional trustees, all are referred to in this Agreement as "Trustee". Certain subtrusts created in this Agreement may require a trustee independent of Settlor or may require an independent co-trustee with a Settlor. Such an independent trustee is also referred to in this Agreement as "Trustee."

1.4.4 BENEFICIARIES

The beneficiaries of this Agreement are those beneficiaries designated on Schedule 1, any trusts that have been created by this Agreement and any beneficiaries designated in Article 4. Each trust should be referred to in order to determine the beneficiary or beneficiaries of that trust. Although there may be single, multiple, trust, entity, or institutional beneficiaries, all are referred to in this Agreement as "Beneficiary".

1.5 FAMILY DECLARATIONS

Residence: Douglas County, Nevada

Children of JACK EDWIN ROWE: LORI JEAN RIBERI
Over age 21
GREGORY SCOTT ROWE
Over age 21

Children of JENNIFER ROWE: HEJUNG LEE CHON
Over age 21
HESUN LEE CHON
Over age 21
CHANG HO LEE CHON
Age: 16

Mother of JACK EDWIN ROWE: MARJORIE L. ROWE

1.6 TRUSTS IN THIS AGREEMENT

THE ROWE FAMILY TRUST
THE ROWE FAMILY TRUST, Exemption Trust¹
(Trust "A")
THE ROWE FAMILY TRUST, Decedent's Trust
(Trust "B")¹
THE ROWE FAMILY TRUST, Survivor's Trust
("Trust C")¹
THE ROWE FAMILY TRUST, Disclaimer Trust
(Trust "D")

1.7 SCHEDULES IN THIS AGREEMENT

SCHEDULE 1: Designation of Beneficiaries
SCHEDULE 2: Personal Property
SCHEDULE 3: Real Property

¹ These Trusts are funded upon the death of Decedent.

THE ROWE FAMILY TRUST

EXECUTION PAGE

Executed at Reno, Nevada.

We accept the appointment as Trustees of THE ROWE FAMILY TRUST.

Jack Edwin Rowe

JACK EDWIN ROWE, TRUSTEE

DATE: 7-29-98

Jennifer Rowe

JENNIFER ROWE, TRUSTEE

DATE: 7-29-98

We certify that we have read the foregoing declaration of trust and that it correctly states the terms and conditions under which the trust estate is to be held, managed, and disposed of by the trustees. We approve the declaration of trust in all particulars and request that the trustees execute it.

Jack Edwin Rowe

JACK EDWIN ROWE, SETTLOR

DATE: 7-29-98

Jennifer Rowe

JENNIFER ROWE, SETTLOR

DATE: 7-29-98

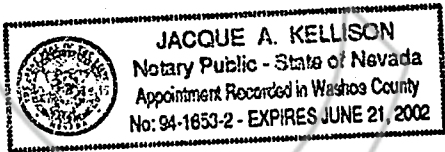
* * *

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

On July 29, 1998, before me, a Notary Public, personally appeared JACK EDWIN ROWE, known to me (or proved) to be the person whose name is subscribed to the within document, and who acknowledged that he executed the above instrument.

Jacque A. Kellison

NOTARY PUBLIC



STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

On July 29, 1998, before me, a Notary Public, personally appeared **JENNIFER ROWE**, known to me (or proved) to be the person whose name is subscribed to the within document, and who acknowledged that she executed the above instrument.

Jacque A. Kellison
NOTARY PUBLIC



COPIES

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1.4.2 TRUSTEES WHO WILL HOLD TITLE

JACK EDWIN ROWE
JENNIFER ROWE

4. **NRS 164.110.1(c)**

That the powers and authority of Trustee (including Successor Trustees) with respect to the Trust include:

4.1 DISCRETIONARY STATUTORY POWERS

Trustee is granted all of the powers set forth in Nevada Revised Statutes, Sections 163.265 to 163.410, inclusive, together with any amendments and additions thereto, which are incorporated herein by this reference. There are no restrictions on Trustee in dealing with assets of the trust beyond any restrictions contained in Nevada Revised Statutes, Section 163.265 to 163.410, inclusive. For reading convenience, and not by way of limitation, pursuant to this paragraph, Trustee is granted at least the following powers:

4.1.1 BANKING

Trustee shall have the power to open and maintain checking, savings and certificate of deposit accounts, and safety deposit boxes, in commercial banks, savings and loan institutions, or brokerages. Trustee shall have power to deposit into such accounts or safety deposit boxes and make withdrawals from such accounts or safety deposit boxes. Trustee shall have power to designate that such accounts or safety deposit boxes shall be opened in the name of The Trust with one or more signatories, of Trustee's or Settlor's choosing, to the account or accounts, or safety deposit boxes.

4.1.2 PURCHASE OR SALE OF PROPERTY INCLUDING SECURITIES

Settlors reserve the right to have complete and unlimited use and control of any property which constitutes an asset of the Trust Estate. Trustee may sell, exchange, encumber, give options upon, partition or otherwise dispose of any property or interest therein which Trustee may hold, from time to time, with or without court order, at public or private sale, or otherwise, upon such terms and conditions, including credit, for such other consideration as Trustee deems advisable. Trustee shall have power to transfer and convey the property or interest therein which is at the disposal of Trustee, in fee simple, absolute or otherwise, free of all trust. Trustee may buy, sell, and trade in securities of any nature on margin, or otherwise, including options, commodities, and short sales and for such purpose may maintain and operate brokerage accounts with brokers. Trustee shall have power to designate that title to personal property or real property shall be held in the name of The Trust with one or more signatories, of Trustee's or Settlor's choosing, authorized to execute transfer documents in connection with that personal property or real property.

4.2 NRS 164.410.1(d)

That THE ROWE FAMILY TRUST is a revocable intervivos trust and a copy of the Declaration of the Trust Agreement is on file with this Law Office; that the Trust Agreement is not of record

in any Court. The Trust contains the following provisions:

“3.6 REVOCATION

During the joint lifetime of Settlers, the community estate may be revoked in whole or in part by either Settlor, and any separate estate may be revoked in whole or in part by Settlor who created it. In the event of any revocation, the community estate, or the revoked portion, shall revert to both Settlers, as their community property, and the separate estate shall revert to Settlor creating it, and shall constitute separate property as if this trust had not been created. Any revocation shall be evidenced by a Certificate of Revocation signed by Settlers and, if appropriate, filed in the Office of the Recorder of each county in which trust real property is located.

3.7 AMENDMENT

This trust shall not be amended during the lifetime of both Settlers without the written agreement of both of them. From and after the death of Decedent, Survivor shall have the power to alter or amend or revoke only Survivor's Trust. With respect to each trust created in This Agreement, Survivor shall have the right to substitute Trustee and Successor Trustee and to change the location of the trust; however, the substitute for a corporate trustee must be a corporation legally authorized to act as trustee, and this right of substitution may not defeat any specific limitations on the right of substitution contained in each trust. This Paragraph shall not be construed to defeat the declared intention of Settlers in Paragraph 3.8.2.”

4.3 NRS 164.410.1(e)

Settlers and Trustee shall have power to have title to any personal or real property taken in the name of the Trust. Personal property or real property transfer documents may be executed by one Trustee even though there may be two or more Co-Trustees. In other words, if there are two or more Trustees, it will not be necessary that all of the currently acting Trustees act to exercise the powers of Trustee as a signatory on a particular item of personal property or real property.

4.4 NRS 164.410.1(f)

That the identifying number of This Trust is the Social Security Number of the first named Settlor and that number is available upon legitimate inquiry to my office.

4.5 NRS 164.410(g)

That title to assets of The Trust shall be taken in the name of The Trust. One or more Trustees are entitled to act upon the property as Settlers have chosen to act upon the property. The title to assets of the Trust shall generally be held by the Trust as community property with right of survivorship, NRS 111.064.2 as between spouses, or any other manner of Settlor's choosing.

5. NRS 164.410.2

That The Trust has not been revoked or amended to make any representation contained in this Certification invalid. That the signatures are those of all of the currently acting Trustees.

6. That enumeration of certain powers of Trustee shall be interpreted neither in derogation of any right of Trustee under the law nor, as restricting the discretion a prudent person would use in the management of property held for the benefit of others; such enumeration shall not limit Trustee's general powers in dealing with third persons, Trustee being vested with and having all the rights, duties, powers and privileges which an absolute owner of the same property would have.

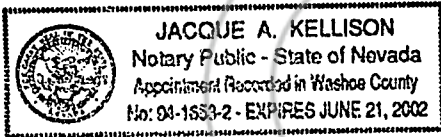
DATE: July 29, 1998

By: *Patrick James Martin*
PATRICK JAMES MARTIN
Nevada Bar Number 842

SUBSCRIBED AND SWORN TO before me

this 29th day of July, 1998.

Jacque A. Kellison
NOTARY PUBLIC



ADDRESS OF TRUSTORS:

JACK EDWIN ROWE
JENNIFER ROWE
1264 Hidden Wood Drive
P.O. Box 1644
Zephyr Cove, NV 89448

RECORDING REQUESTED BY:

Law Office
Patrick James Martin
Chartered
115 Ridge Street
Reno, NV 89501-1937

ADDRESS OF TRUSTEES:

JACK EDWIN ROWE, TRUSTEE
JENNIFER ROWE, TRUSTEE
THE ROWE FAMILY TRUST
1264 Hidden Woods Drive
P.O. Box 1644
Zephyr Cove, NV 89448

UPON RECORDING RETURN TO:

Law Office
✓ Patrick James Martin
Chartered
115 Ridge Street
Reno, NV 89501-1937

MAIL TAX STATEMENTS TO:

JACK EDWIN ROWE, TRUSTEE
JENNIFER ROWE, TRUSTEE
THE ROWE FAMILY TRUST
1264 Hidden Woods Drive
P.O. Box 1644
Zephyr Cove, NV 89448

RECORDER'S STAMP:

CERTIFICATION:

REQUESTED BY
Patrick Martin
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 AUG -4 A11 :01

THE ROWE FAMILY TRUST
CERTIFICATE OF ATTORNEY
001566.0001/CATRUSTROWE/CERTIFICATION.TRU

0446191

LINDA SLATER
RECORDER
16⁰⁰ PAID *K0* DEPUTY

BK0898PG0536