



W2949807

E# 2949807 PG 1 OF 13
Leann H. Kilts, WEBER COUNTY RECORDER
31-Oct-18 10:12 AM FEE \$35.00 DEP DAI
REC FOR: COTTONWOOD TITLE INSURANCE AGENCY
ELECTRONICALLY RECORDED

When Recorded Return to:

Vice President, Multifamily Finance
Utah Housing Corporation
2479 S. Lake Park Blvd.
West Valley City, Utah 84120

Tax Parcel I.D. Nos.: 12-029-0065
01-036-0068

File 92534-AH

LOW-INCOME HOUSING CREDIT COMMITMENT AGREEMENT

AND DECLARATION OF RESTRICTIVE COVENANTS

This Low-Income Housing Credit Commitment Agreement and Declaration of Restrictive Covenants (the "Agreement") is made effective as of the 23 day of October, 2018 by and between **OGDEN COMMUNITY PARTNERS, LP**, a Utah limited partnership, its successors and assigns (the "Project Owner"), and **UTAH HOUSING CORPORATION**, a public corporation of the State of Utah ("Utah Housing").

RECITALS:

WHEREAS, Section 42 of the Internal Revenue Code of 1986, as amended ("IRC § 42"), provides for the allocation of low-income housing credits for the construction, acquisition and/or rehabilitation of qualified low-income housing buildings;

WHEREAS, Utah Housing is the housing credit agency which has been designated as the agency responsible for the allocation of low-income housing credits for the State of Utah pursuant to IRC § 42;

WHEREAS, the Project Owner has made application, which application is on file with Utah Housing and is hereby incorporated herein by this reference, to Utah Housing for the allocation of low-income housing credits with respect to the construction, acquisition and/or rehabilitation of that certain qualified low-income building or buildings located upon and being a part of the real property described in Exhibit "A" attached hereto and incorporated herein by this reference and known as Osmond Heights/Normandie Apartments (the "Project");

WHEREAS, the Project Owner represents that the Project satisfies the requirements of IRC § 42, as a qualified low-income housing project, and the Project Owner represents that it will maintain the Project in conformity and continuous compliance with IRC § 42 and applicable regulations thereunder, as the same may hereafter be amended, any other federal or state requirements applicable thereto and this Agreement;

WHEREAS, Utah Housing has relied on the information submitted by the Project Owner in its application, as supplemented, with respect to the Project in reserving low-income housing credits to the Project Owner;

WHEREAS, Utah Housing is unwilling to allocate any low-income housing credits to the Project Owner for the Project unless the Project Owner shall, by entering into and pursuant to this Agreement, consent and agree to the conditions and restrictions set forth herein and make a declaration of restrictive covenants with respect to the Project as set forth herein; and

WHEREAS, the Project Owner, under this Agreement, intends, declares and covenants that the regulatory and restrictive covenants set forth herein governing the use, occupancy and transfer of the Project shall be and are covenants running with the land for the term stated herein and binding upon all subsequent owners of the Project for such term set forth herein, and are not merely personal covenants of the Project Owner.

NOW THEREFORE, in consideration of the mutual premises set forth above, and based upon the mutual covenants and promises hereinafter set forth, and such other valuable consideration the receipt and sufficiency of which is hereby acknowledged, the Project Owner and Utah Housing agree as follows:

1. Applicable Fraction. The Project Owner agrees that the applicable fraction, as defined in IRC § 42(c)(1), for each taxable year in the extended use period, as defined in IRC § 42, for the following qualified low-income buildings of the Project will not be less than 100%:

<u>Building Id. No.</u>	<u>Address</u>
UT-19-07001	630 23rd Street, Unit #'s 1-8, Ogden, Utah 84404
UT-19-07002	630 23rd Street, Unit #'s 9-20, Ogden, Utah 84404
UT-19-07003	630 23rd Street, Unit #'s 21-32, Ogden, Utah 84404
UT-19-07004	630 23rd Street, Unit #'s 33-36, Ogden, Utah 84404
UT-19-07005	630 23rd Street, Unit #'s 37-40, Ogden, Utah 84404
UT-19-07006	610 1st Street, Unit #'s 1-16, Ogden, Utah 84404
UT-19-07007	610 1st Street, Unit #'s 101-113, 201-213, and 301-313, Ogden, Utah 84404
UT-19-07008	610 1st Street, Unit #'s 401-406, Ogden, Utah 84404

2. Set-Aside Election. The Project Owner agrees that all 98 units of the Project shall be restricted as provided herein and in paragraph 13. The Project Owner agrees that for each taxable year in the extended use period, as defined in IRC § 42, the restricted residential units in the Project shall be both rent restricted, as defined in IRC § 42, and occupied by individuals (hereinafter “low-income tenants”) whose income is 60% or less of the area median gross income, as more specifically provided in paragraph 13, with respect to the county in which the Project is located, as annually determined and published by H.U.D.

3. Notification of Non-Compliance. The Project Owner agrees to not take or permit to be taken any action which would have the effect or result, directly or indirectly, of subjecting the Project to non-compliance with IRC § 42, as the same may be amended from time to time, the regulations issued thereunder, any other state or federal requirements or any provisions of this Agreement. If the Project Owner becomes aware of any incidence or manner in which the Project does not comply with IRC § 42 or this Agreement, the Project Owner shall notify Utah Housing of such non-compliance within 30 days after the date Project Owner becomes aware of such non-compliance. As required by Income Tax Regulation § 1.42-5(e)(3), Utah Housing shall notify the Internal Revenue Service (“IRS”) of any non-compliance of which UHC becomes aware.

4. Consistency and Nondiscrimination. The Project Owner agrees that the residential rental units of the Project occupied by low-income tenants will be of comparable quality to all other units in the Project. The Project Owner will not discriminate against any tenant or prospective tenant because of race, color, religion, age, sex, sexual preference, national origin, familial status, source of income or disability. The Project Owner will comply in all respects with all applicable federal, state and local laws, rules, regulations and Executive Orders relating to housing and employment.

5. Ownership. The Project Owner represents and warrants, upon execution and delivery of this Agreement, that it has good and marketable title to the Project, free and clear of liens and encumbrances, except for those liens and encumbrances which secure financing for the acquisition, construction or rehabilitation of the Project, property taxes, and customary non-monetary liens and encumbrances relating to easements, utilities, and similar matters.

6. Release and Indemnification. The Project Owner represents that it has independently reviewed the applicable allocation documents providing for the allocation of low-income housing tax credits for the Project to ensure the correctness and validity of the same, and has not relied on any representations or statements from Utah Housing with respect to the Project Owner’s entitlement to the allocation of low-income housing tax credits for the Project. The Project Owner agrees to release and hold Utah Housing, its officers, trustees, employees and agents harmless from any claim, loss, liability, demand or judgment incurred by or asserted against the Project Owner resulting from or relating to the allocation of low-income housing credits, or the recapture thereof by the Internal Revenue Service, or the monitoring of the Project’s compliance with IRC § 42 and this Agreement. Further, the Project Owner agrees to defend, indemnify and hold Utah Housing, its officers, trustees, employees and agents harmless from any claim, loss, liability, demand, judgment or cost (including without limitation reasonable attorneys’ fees) arising out of the negligence, intentional misconduct, misrepresentations of the Project Owner or breach of this Agreement by the Project Owner.

7. Compliance Monitoring. The Project Owner acknowledges that Utah Housing, or its delegate, is required to monitor the Project’s compliance with the requirements of IRC § 42 and the covenants of this Agreement. Accordingly, the Project Owner agrees to pay such fees required by, and otherwise comply with the obligations, terms and conditions of, Utah Housing’s

Compliance Monitoring Plan, as the same may be amended from time to time. As a condition to leasing a low-income unit, a low-income tenant shall be required to provide sufficient documentation to substantiate income levels of all individuals residing therein. All fees owing by the Project Owner pursuant to this paragraph 7, together with late charges and interest thereon and all fees, charges, and costs associated with collecting delinquent amounts hereunder, including, without limitation, court costs and reasonable attorney fees, shall be secured by a lien on the Project in favor of Utah Housing, which lien may be foreclosed in accordance with applicable law. To evidence such a lien, Utah Housing may prepare a written notice of lien setting forth the unpaid fees, the date due and the amount remaining unpaid. Such a notice shall be signed and acknowledged by Utah Housing and may be recorded in the office of the county recorder of the county in which the Project is located. No notice of lien shall be recorded until there is a delinquency in the payment of fees. A lien arising under this paragraph 7 has priority over each other lien and encumbrance on the Project except (i) a lien or encumbrance recorded before this Agreement or a notice thereof is recorded, (ii) a security interest on the Project secured by a mortgage or deed of trust that is recorded before a recorded notice of lien under this paragraph 7, or (iii) a lien for real estate taxes or other governmental assessments or charges against the Project. Such a lien may be enforced by sale or foreclosure of such lien in accordance with the provision of Utah law regarding the enforcement of a deed of trust or, at the option of Utah Housing, by a judicial foreclosure. For purposes of nonjudicial or judicial foreclosure of the lien created hereby, (a) Utah Housing shall be considered to be the beneficiary under a deed of trust, (b) the Project Owner shall be considered to be the trustor under a deed of trust, and (c) First American Title Insurance Company is hereby appointed as the trustee, with all the powers and rights of a trustee under a deed of trust under Utah law, Utah Housing may appoint a successor trustee at any time by filing for record in the office of the county recorder of the county in which the Project is situated, a substitution of trustee. The new trustee shall succeed to all the power, duties, authority, and title of the trustee named in this paragraph 7 and of any successor trustee. The execution of this Agreement by the Project Owner constitutes a simultaneous conveyance by the Project Owner of the Project in trust, with power of sale, to the trustee designated herein for the purpose of securing payment of all amounts due from the Project Owner to Utah Housing under this paragraph 7.

8. Inspection. The Project Owner shall permit, during normal business hours, upon reasonable notice, any duly authorized representative of Utah Housing to inspect any books and records of the Project Owner relating to the Project and the incomes of low-income tenants. Specifically, the Project Owner shall make available to Utah Housing the documentation substantiating incomes of low-income tenants. As required by Income Tax Regulation § 1.42-5(e)(3), Utah Housing shall notify the IRS of any non-compliance with the provisions of IRC § 42, or of this Agreement, with which it becomes aware.

9. Extended Use Period. The Project Owner and Utah Housing agree that the extended use period, as used in IRC § 42(h)(6)(D) and this Agreement, for each low-income building of the Project, means the period beginning on the first day in the 15-year compliance period, as defined in IRC § 42(i)(1), on which a qualified low-income building is a part of a qualified low-income housing project and ending on the date which is 35 years after the close of

the compliance period (for a total of 50 years from the beginning date of the compliance period for a qualified low-income building); however, notwithstanding the foregoing to the contrary, the extended use period shall terminate on the date a qualified low-income building is acquired by foreclosure (or instrument in lieu of foreclosure), unless the IRS or Utah Housing determines that such acquisition is part of an arrangement of the Project Owner a purpose of which is to terminate the extended use period. The Project Owner agrees that IRC § 42(h)(6)(E)(i)(II) shall not apply to, and shall not cause the termination of, the extended use period applicable to any building of the Project.

10. Eviction During and Following Extended Use Period. During the extended use period and the three (3) year period following the termination of the extended use period pursuant to a foreclosure (or instrument in lieu of foreclosure), the Project Owner shall not evict or terminate the tenancy (other than for good cause) of an existing low-income tenant of any low-income unit in the Project or increase the gross rent with respect to a low-income unit, not otherwise permitted under IRC § 42.

11. Subordination. The Project Owner shall obtain the agreement of any prior recorded lienholder (excluding customary nonmonetary liens and encumbrances relating to easements, utilities and similar matters) of any building in the Project whereby the prior recorded lienholder, and its assigns or successors in interest, agrees to not evict an existing low-income tenant (other than for good cause) and not increase gross rent with respect to a low-income unit, not otherwise permitted under IRC § 42, for a period of three (3) years from the date of any foreclosure with respect to any qualified low-income building in the Project. The foregoing agreement shall be placed of record in the real property records of the county in which the Project is located.

12. Sale of Building. Pursuant to IRC § 42(h)(6)(B)(iii), no portion of a qualified low-income building to which this Agreement applies, may be sold, transferred or conveyed to any person unless all of the low-income building to which this Agreement applies is sold, transferred or conveyed to such person. If the Project Owner proposes to sell, transfer or convey all or any part of the Project, the Project Owner agrees that the Project Owner will not sell, transfer or convey all or any part of the Project without first obtaining the written consent of Utah Housing, which consent shall not be unreasonably withheld.

13. Rent and Income Limits. The Project Owner agrees that 98 units of the Project will be leased, throughout the extended use period as set forth in paragraph 9 above, (i) for a maximum monthly rental fee which is affordable to the tenants residing therein (as calculated below), and (ii) to individuals whose annual income (as defined under Section 8 of the United States Housing Act of 1937), aggregated for all individuals residing in a given unit, does not exceed the percentages set forth below of area median income for the county in which the unit is located:

<u>Units</u>	<u>Type</u>	<u>Income Limits</u>
45	1 bedroom 1 bath units	60% of area median income

53 2 bedroom 1 bath units 60% of area median income

For purposes of determining the affordability of monthly rental payments, the maximum monthly rental fee is calculated as follows:

a. First, multiply the monthly rent limit applicable to the unit as calculated by Utah Housing for the applicable year, based on bedroom size, based on 50% of area median income for the county in which the unit is located, by 2 (to arrive at a rental amount based on 100% of area median income);

b. Second, multiply the product derived in paragraph a. above by the percentages set forth below.

<u>Units</u>	<u>Type</u>	<u>Rent Limits</u>
45	1 bedroom 1 bath units	60% of area median income
53	2 bedroom 1 bath units	60% of area median income

For purposes of determining the maximum monthly rental fee pursuant to this paragraph, the maximum monthly rental fee amount shall include an allowance for tenant-paid utilities as provided in IRC § 42 or notices, regulations or revenue rulings issued or promulgated thereunder. Notwithstanding the foregoing, upon written approval from Utah Housing, the Project Owner may increase the maximum monthly rental fee or income limit applicable to tenants for any unit of the Project in an amount agreed to by Utah Housing, as Utah Housing shall decide in its sole discretion; however, under no circumstances may the maximum monthly rental fee or income limit applicable to tenants for any given unit of the Project exceed the rent or income limits established under IRC § 42.

14. Restrictive Covenants. The Project Owner intends, declares and covenants that the covenants, terms, provisions and restrictions set forth in this Agreement shall run with the land and shall bind, and the benefits and burdens shall inure to, the Project Owner and Utah Housing, and their respective successors and assigns, and all subsequent owners of the Project or any interest therein, for the duration of the extended use period set forth in paragraph 9 above. Upon the termination of the extended use period, except as provided in paragraph 10 above, this Agreement shall be deemed terminated and of no further force and effect, and Utah Housing shall execute a release for recordation purposes if so requested by the then owner of the Project.

15. Recordation. This Agreement shall be placed of record in the real property records of the county in which the Project is located.

16. Enforcement. All of the terms, provisions and restrictions of the Agreement may be enforced by Utah Housing. In addition, Utah Housing and the Project Owner acknowledge and agree that any individual who meets the income limitations applicable to the Project under IRC

§ 42(g) (whether a prospective, present, or former occupant of the Project) has the right to enforce in any Utah state court the requirements and conditions of this Agreement.

17. Section 8 Tenants. The Project Owner shall not refuse to lease any unit of the Project to a holder of a voucher or certificate of eligibility under section 8 of the United States Housing Act of 1937 because of the status of the prospective tenant as such a holder.

18. Changes to IRC § 42. Utah Housing and the Project Owner recognize that the provisions of IRC § 42 may be amended from time to time. The Project Owner agrees to maintain the Project in compliance and conformity with the requirements of IRC § 42, and the regulations issued thereunder, as the same are amended from time to time. However, if in the opinion of Utah Housing subsequent revisions to IRC § 42 are so substantial as to necessitate amendment of this Agreement, this Agreement may be amended to reflect such changes in the law governing the low-income housing tax credit program. In such case, this Agreement shall be amended only by written instrument executed by the parties hereto.

19. Notices. All notices to be given to Utah Housing or to the Project Owner pursuant to this Agreement shall be in writing and shall be mailed, by first class, postage prepaid, to the parties at the addresses set forth below:

to Utah Housing: President
 Utah Housing Corporation
 2479 S. Lake Park Blvd.
 West Valley City, Utah 84120

to the Project Owner: Ogden Community Partners, LP
 17782 Sky Park Circle
 Irvine, California 92614

20. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Utah, and where applicable, the laws of the United States of America.

21. Representations. The Project Owner hereby warrants and represents to Utah Housing as follows:

a. The Project is located upon the real property described in Exhibit "A" attached hereto;

b. The Project Owner has the authority and power to execute, deliver and have recorded this Agreement;

c. The individuals signing on behalf of the Project Owner are duly authorized, empowered and have the authority to bind the Project Owner to the terms and conditions of this Agreement.

Utah Housing hereby warrants and represents to the Project Owner as follows:

d. Utah Housing has the authority and power to execute, deliver and have recorded this Agreement;

e. The individuals signing on behalf of Utah Housing are duly authorized, empowered and have the authority to bind Utah Housing to the terms and conditions of this Agreement.

22. Attorneys' Fees. In any action or defense associated with this Agreement, the prevailing party shall be reimbursed by the non-prevailing party for the costs, including attorneys' fees, incurred by the prevailing party in that action or defense.

23. Recitals. The recitals are hereby incorporated into this Agreement.

24. Waiver. No action or failure to act by the parties shall constitute a waiver of any right or duty afforded any party under this Agreement, nor shall any such action or failure to act constitute approval of or acquiescence in any breach hereunder, except as may be specifically agreed to in writing. A waiver by a party of a breach hereunder by the other party shall not be construed as a waiver of any succeeding breach of the same or other provisions.

25. Modifications and Integration. This Agreement may only be modified by a writing signed by all of the parties hereto. This Agreement constitutes the entire agreement of the parties with respect to the subject matter addressed herein. No other agreements, oral or written, pertaining to the matters herein exist between the parties. This Agreement hereby supersedes any other agreement between the parties respecting the subject matter addressed herein.

26. Annual Certification. The Project Owner shall, in a form designed by Utah Housing, annually certify to Utah Housing its compliance with all the provisions of this Agreement and IRC § 42 and regulations issued thereunder.

27. Definitions. All words, definitions and terms used in this Agreement that are defined or set forth in IRC § 42 shall have the meanings given in IRC § 42.

28. Counterparts. This Agreement may be executed by the different parties hereto in separate counterparts, each of which when so executed shall be deemed to be an original, and all of which taken together shall constitute one and the same agreement.

29. Severability. If any provision of this Agreement or the application thereof to any party or circumstance shall be invalid or unenforceable to any extent, the remainder of the Agreement and the application of such provisions to any other party or circumstance shall not be affected thereby and shall be enforced to the greatest extent permitted by law.

30. Headings. Titles or headings to the sections of this Agreement are for convenience only, and neither limit nor amplify the provisions of this Agreement.

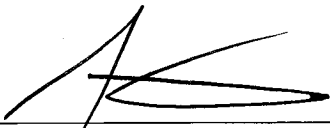
IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be signed by their respective duly authorized representatives.

“Project Owner”

OGDEN COMMUNITY PARTNERS, LP,
a Utah limited partnership

By: WNC-Ogden Partners, LLC,
a California limited liability company
Its: General Partner

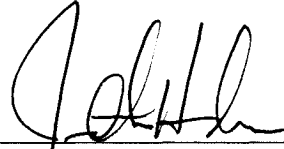
By: WNC Development Partners, LLC,
a California limited liability company
Its: Managing Member



By: Anand Kannan
Its: President

“Utah Housing”

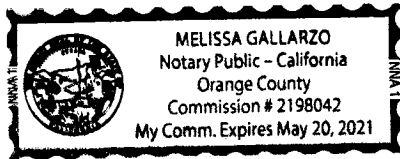
UTAH HOUSING CORPORATION,
a Utah public corporation



By: Jonathan A. Hanks
Its: Senior Vice President & COO

STATE OF CALIFORNIA)
 : ss.
COUNTY OF ORANGE)

On the 30th day of October, 2018 personally appeared before me Anand Kannan, the signer of the foregoing instrument, who duly acknowledged to me that he is the President of WNC Development Partners, LLC, which is the Managing Member of WNC-Ogden Partners, LLC, which is the General Partner of Ogden Community Partners, LP, and that he executed the same.



Melissa Gallarzo

NOTARY PUBLIC

STATE OF UTAH)
 : ss.
COUNTY OF SALT LAKE)

On the 23 day of October, 2018 personally appeared before me Jonathan A. Hanks, the signer of the foregoing instrument, who duly acknowledged to me that he is the Senior Vice President & COO of Utah Housing Corporation and that he executed the same.

Jonathan A. Hanks

NOTARY PUBLIC

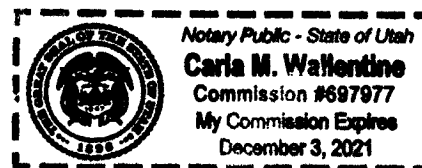


EXHIBIT A

Legal Description

That certain parcel of real property, situated in Weber County, State of Utah, and more particularly described as follows:

PARCEL 1 - Normandie
Parcel No. 12-029-0065

All of Lots 26 through 32, Block 4, CROPSEY ADDITION, Ogden City, Weber County, Utah, and part of the Northwest quarter of Section 16, Township 6 North, Range 1 West, Salt Lake Base and Meridian, U.S. Survey, more particularly described as follows (basis of bearing is North 89°09'45" West 1242.41 feet between the centerline monuments located at Orchard Avenue and Cook Street and Adams Avenue and Cook Street):

Beginning at the intersection of the North right of way line of 1st Street and the East right of way line of Jefferson Avenue, said point being 821.60 feet East and 882.98 feet South (partie) from the Northwest corner of said quarter section and running thence North 89°09'45" West along the North line of said 1st Street 203.97 feet; thence North 00°58'00" East along the West line of said Lot 31, Cropsey Addition 132.50 feet; thence South 89°09'45" East along the centerline of a vacated alley 15.00 feet; thence North 00°58'00" East to and along the West line of said Lot 32, Cropsey Addition 130.29 feet to the South line of the Ogden Weber Applied Technology Center property and a chainlink fence in a concrete wall; thence South 89°11'06" East along said South line and fence 476.66 feet to a chainlink line fence running North and South; thence South 01°16'26" West along said fence and its projection being the West line of the East 115.00 feet of Lot 36, Meadow Homes Subdivision No. 2 as recorded with the Weber County Recorder 146.05 feet; thence North 89°08'46" West along the North line of Lot 35, said subdivision and chainlink fence in concrete 53.56 feet to the Northwest corner of said lot; thence South 00°58'59" West along the West line of said subdivision (Lots 32 - 35) 249.94 feet; thence North 89°09'45" West 46.36 feet to a fence in a concrete retaining wall; thence North 18°38'52" West along said fence and wall 84.35 feet; thence North 48°03'21" West along a chain link fence in concrete 28.96 feet to a fence corner; thence North 88°33'43" West along a fence in a concrete curb wall 136.72 feet to the East right of way line of Jefferson Avenue; thence North 00°54'19" East 33.00 feet along said East line to the point of beginning.

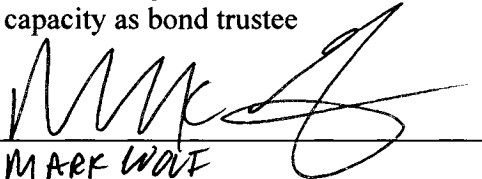
PARCEL 2 - Osmond
Parcel No. 01-036-0068

Part of Lots 2 to 4, Block 42, Plat A, Ogden City Survey, Weber County, Utah: Beginning at the Southeast corner of said Lot 2 and running thence North 00°59'00" East 331.18 feet to the North line of said lot; thence North 89°01'43" West along the North line of said Lot 2 and Lot 3 and part of Lot 4 337.46 feet to a point which is South 89°01'43" East 59.67 feet from the Northwest corner of Lot 4; thence South 00°58'51" West 331.16 feet to the North line of 23rd Street; thence South 89°01'27" East along said North line 82.98 feet; thence North 00°58'54" East 122.43 feet; thence South 89°01'27" East 29.08 feet; thence North 00°58'54" East 43.16 feet; thence South 89°01'27" East 93.01 feet to the West line of said Lot 2; thence South 00°58'57" West along said West line 8.52 feet; thence South 89°01'27" East 82.74 feet; thence South 00°58'57" West 157.06 feet to said North line of said street; thence South 89°01'27" East along said North line 49.63 feet to the point of beginning.

ACKNOWLEDGMENT AND AGREEMENT

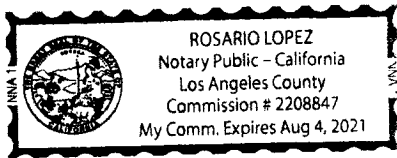
This Acknowledgment and Agreement ("Agreement") is made by **ZIONS BANCORPORATION, N.A., dba CALIFORNIA BANK & TRUST**, a national banking association. Reference is made to that certain Construction and Permanent Trust Deed with Assignment of Rents, Security Agreement and Fixture Filing, dated April 1, 2018, recorded April 27, 2018 as Entry No. 2917735 in Book 185, Page 639 of the records of the Weber County Recorder's Office, with respect to the Property, as defined therein (the "Deed of Trust"). This is to confirm that the undersigned has approved the forgoing Low-Income Housing Credit Commitment Agreement and Declaration of Restrictive Covenants for purposes of Section 3.24 of the Deed of Trust.


Zions Bancorporation, N.A.
dba California Bank & Trust,
a national banking association,
in its capacity as bond trustee


By: MARK WOLF
Its: FIRST VICE PRESIDENT

STATE OF CALIFORNIA)
) : ss
COUNTY OF LOS ANGELES)

On the 23rd day of OCTOBER, 2018, personally appeared before me MARK ALAN WOLF, the signer of the foregoing instrument, who duly acknowledged to me that he/she is the SIGNER and that he/she executed the same.




NOTARY PUBLIC