



GHC 2021 BOARD MINUTES

GUAM HOUSING CORPORATION		ATTENDANCE				
BOARD OF DIRECTORS REGULAR MEETING Guam Economic Development Conference Room Friday, October 29, 2021		<u>Directors present:</u> Francisco Florig, Chairman (in person) Tomas Flores, Vice-Chairman (in person) Lanita Tjong, Director (in person) Sandra Bordallo, Director (in person) Cecilia G. Mantanona, Director (in person) Legal Counsel, Cynthia V. Ecube, Present (in person) NOTE: Director Doreen Crisostomo-Muña and Director Gabriel A. Jugo were not present. It was further noted that their terms expired on the Board. <u>Absent:</u> None		<u>Management present in person and via zoom:</u> Edith Pangelinan, President (in person) Angela Camacho, Housing Manager (in person) Mary Guerrero, Loan Administrator (in person) Patricia M.Q. Kier, Special Assistant (in person) Cassandra Santos, ASMA (in person) John Muña, Maintenance Supervisor (in person) John Potter, Senior Tenant Relations Supervisor (in person) Arleen Ada, Administrative Assistant (via zoom) <u>Absent:</u> Alysia Leon Guerrero, Accounting Manager		
AGENDA ITEM	DISCUSSION	ACTION / PLAN		FOLLOW UP	RESPONSIBLE PARTY	STATUS
I. Approval of Minutes:		Upon motion made, and		Legal Counsel	Legal Counsel	APPROVED
Minutes of the						

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	October 1, 2021 Board Meeting were reviewed and discussed by the Board.				
II.	<p>President's Report/ Remarks:</p> <p>A. <u>September 2021 Report:</u> The President provided a written report for the month of September 2021, to the Board with the supporting attachments. The President reported on the following highlights:</p> <p>B. <u>UPDATE OF LADA GARDENS RENOVATION PROJECT:</u> The President reported that the building permit is in process for the Lada Gardens Renovation Project. The application is currently under review by the Guam Environmental Protection Agency (GEPA). Once approval is received by GEPA, the building permit and notice to proceed will be granted to Murphy Enterprises to begin work on the project.</p> <p>C. <u>STATUS OF RENTAL DIVISION:</u> The President</p>		President	President	On-going

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	<p>reported that the Tenant Relations Team continues to track and assist tenants applying for rental assistance under the Emergency Rental Assistance (ERA) Program. No Rental assistance payments were received for the month of September. As of September 30, 2021, the total received by GHC from the ERA program remained at \$168,875.50. However, two payments to assist 4 tenants were received thus far in October in the amount of \$8,715.00 and will be reported in the October Accounting Report. The President additionally reported that last week GHC received an additional \$12,470.00 as of October 26, bringing the total received of \$190,060 with 52 tenants receiving assistance under the ERA Program.</p> <p>LOAN DIVISION MONTHLY REPORT FOR SEPTEMBER 2021 (UPDATE ON HIGHLIGHTS)</p> <p>The Loan Division received fourteen (14) pre-qualification</p>				
		The Chairman inquired how			

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	<p>inquiries via email for the month of September. Pre-qualification was completed for ten (10) under the Direct Loan Program, one (1) for the 6% Loan Program, and one (1) for the CAHAT Loan Program. Two (2) inquiries are pending documents before the Affordability Analysis can be completed. Work on twenty-one (21) prospective loan applications totaling an amount of \$2,963,000.00 is ongoing. Thirteen (13) are for the Direct Loan Program, four (4) are for the 6% Loan Program, three (3) are for CAHAT, and one (1) is for the Home Improvement Loan Program. Of the twenty-one (21) loan applications, six (6) applications are for CLTC construction loans. One construction loan on CLTC property was closed in the amount of \$195,000.00 for the month. Three First Time Homeowner Assistance Program (FTHAP) certificates were issued and committed. The President indicated that after inquiring with DOA last</p>	<p>much funds is available aside from the \$313,095. The President responded that as of September 30th, GHC has \$20,000 for 12 applicants. The Chairman added that GHC has money in that Program to service the pending applicants. The President added that GHC has received applications but will not approve the applications until the process is completed. The Chairman stated that the prior GHC President has previously put the First Time Homeowners' Program on hold and reconfirmed that the Board had reached a resolution of this issue and the Program is no longer under a hold and GHC is continuing to accept applications. The Chairman also confirmed this information with GHC's Oversight Chairman that GHC has been accepting applications for this Program.</p>			

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	<p>week Tuesday, GHC will receive \$313,095 of escheated funds to fund the first time homeowners' grant of \$313,095 which is good news for the Program.</p> <p><u>Sale of Oreo Property:</u></p> <p>Funds for the sale of the Dededo OREO property were received on September 2, 2021 in the amount of \$201,344.24. A gain of \$43,394.24 was realized.</p> <p>ACCOUNTING DIVISION HIGHLIGHTS</p> <p>The delinquency rates for the Rental and Loan Divisions reflect decreases for September FY 2021 when compared to September FY 2020. The Rental delinquency rate for September FY 2021 is 8.63% as compared to 13.03% in September FY 2020. Likewise, the Loan delinquency rate for September FY 2021 is 10.75% as compared to 14.61% in September FY 2020.</p>	<p>The President indicated that GHC is working on exercising their due diligence to reach out to people that are interested, especially under the Chamorro Land Trust property, since they can only come to GHC for loans. The Chairman indicated that GHC's oversight chair has reviewed a law already written and reviewed by the legal counsel of the governor prepared by GHC Legal</p>			

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	<p>Revenue for the month increased by 7% compared to last fiscal year due to Administrative fee earned for 13 FTHAP grants disbursed (\$11K) and the gain on the sale of the Dededo property (\$43,394.24). Expense for the month increased by 209% compared to last fiscal year due to an adjustment to reduce the OPEB liability in FY 2020 by \$555K. Revenue year to date decreased by .08% compared to last fiscal year due to a decrease in interest on loans (loan portfolio decreased), decrease in loan origination (due to lack of affordable housing units, lack of skilled contractors & COVID-19) and a decrease in interest income on bank deposit & investment with Trustees (interest rates decreased due to COVID-19). Expense year to date increased by 18% compared to last fiscal year due to the decrease in the OPEB liability in FY 2020 by</p>	<p>Counsel and have approved the proposed law. The stumbling block is the policies and law documents which GHC has been waiting to receive from CLTC for the past 2 months which provides that CLTC will only guaranty loans for those under the First Time Homeowners' Program based on the meeting with CLTC. The Chairman remarked that the whole idea of this proposed law is to allow second time homeowners or families that have these properties to build a permanent structure on their CLTC property since the banks will not give them a loan unless it is a personal loan. The Chairman added that you cannot build even a one bedroom home today for \$50,000. The Chairman instructed the President to schedule an appointment with the CLTC Chairman, himself, GHC's Vice Chairman and any other interested board member, and GHC's legal counsel to attend the meeting in the next</p>			

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	<p>\$555K. An adjustment for the OPEB liability for FY 2021 is pending the completion of the OPEB actuary report by DOA. The President inquired with the Board if they had any questions after completing her Report.</p>	<p>week or two. GHC's oversight chairman will be back on Guam on November 12th to discuss this matter because this is a really important issue. This process will accomplish several things: It meets the Governor's mandate of being able to take homeless people off the streets because a lot of the homeless people have Chamorro Land Trust leases and it will turn the economy. Additionally, GHC's Loan Department would then be able to give out loans to help build a one bedroom to live there and be secured which will probably cost about \$100,000. GHC needs to be pro-active since it becomes harder and harder to convince the Legislature that GHC has a place in government. The Chairman expressed that he has learned of rumors that they are evaluating whether to integrate GHC with another agency. From a financial perspective, the Chairman would support the transition. However, the Chairman indicated that there is</p>			

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		<p>a niche for GHC, but GHC is not working to serve the community. The Loan Division is qualified to assist individuals with loans but GHC needs people who can apply and the market to do assist with this process. GHC Loan Administrator requested a list of all of those individuals that have a lease from CLTC. The problem is GHC is unable to reach them because of the invalid contact numbers. There are individuals on the list that are not first time homeowners. GHC Loan Administrator added that in order to demonstrate that there is a need for this legislation, GHC should just interview all of the lessees and pre-qualify them whether they are first time homeowners or not. The Chairman respond that the suggestion is a good idea. GHC can be proactive and demonstrate the need and will have the data and information for the public hearing. The Loan Administrator commented that not every lessee is a veteran.</p>			

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		<p>The only options for financing is from the VA or GHC. The Chairman recommended that GHC start this process and complete by a November 12th deadline and have the data and statistics to present to the legislature. The President also added that she has also reached out to those individuals on the list who own CLTC leasehold property. The Chairman expressed numerous concerns regarding issues related to GHC rental properties:</p> <ol style="list-style-type: none"> 1. First of all, the Chairman inquired how often GHC inspects its homes. According to the Chairman, he was informed by GHURA's Executive Director that under its Section 8 Rental Program a landlord can evict a tenant if there is cause to remove them from the residence because of damage to the unit. The Chairman indicated that in the past the Board required that Management do monthly inspections of their units. The Chairman 			

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		<p>stated that indoor inspections are encouraged, however, outside inspections would indicate a reflection of what the inside units look like. The Chairman commented that he met with a friend who resides at GHC's Dollar homes and was urged to see and inspect the homes. The Dollar Homes were created to be model homes to encourage the neighborhood to fix up their homes. The Chairman requested that the Tenant Relations Supervisor take photos of the homes and area. The photos were sent to both the Chairman and Vice Chairman. After reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the</p>			

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		<p>garbage and inquired with the Senior Tenant Relations Supervisor of the trash issue. The Senior Tenant Housing Supervisor responded that GHC has not been able to inspect the inside units since March 2020. However, GHC Maintenance has been inspecting the areas and sends messages on the chat line regarding problem areas. The Senior Tenant Relations Supervisor further added that since evictions for non-payment of rent are not acceptable due to the moratorium, removal of the tenant will only be acceptable based on non-compliance of lease and termination of lease. Chairman Florig expressed confusion regarding the use of the term eviction and requested guidance from Legal Counsel regarding eviction. Legal Counsel clarified that eviction is a remedy used to seek removal of a tenant from the unit due to failure to abide with the Lease Agreement, such as</p>			

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		<p>failure to pay rent, failure to maintain and keep the area in habitable condition, or failure to abide by Federal or Guam laws. Legal Counsel indicated that it does not matter if the violation or default is due to non-payment of rent, if the tenant breaches any of the conditions in the lease, then the remedy is to seek eviction of the tenant. The Senior Tenant Relations Supervisor responded that GHC had a tenant over 1 year ago under Section 8 and was informed by GHURA that GHC was not to seek eviction of the tenant due to COVID-19. The Chairman replied that he was referring to another situation and that there was an executive order prohibiting evictions, however, since July 1, 2021, when the moratorium on evictions were lifted, from July to November 2021, nothing was done and it appears that the Rental Division has been complacent which should not occur</p>			

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		<p>especially if tenants are destroying the Corporation's property. The Board established a policy that eviction occurs if they do not take care of the property. The tenant is served a 30 day eviction notice as mandated by law, and management moves them out. It appears that GHC has not been following this policy. Notwithstanding COVID, the moratorium was lifted July 1, 2021 and an eviction notice should have been issued in August or September of this year. The Chairman pointed out that the Rental Division has 2 separate sections which is overseen by an Administrator. The Senior Tenant Relations Supervisor handles the tenant service relation and the Maintenance Division handles the maintenance of the property. Trash left out by the tenants is not the Maintenance Division's responsibility. The lack of the Tenant Relations' responsibility to follow policy or guidelines becomes a</p>			

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		<p>problem for the Maintenance Division. When a tenant moves out and does not clean up their trash, the Maintenance Division has to do the dirty work and clean up the trash left behind by the tenant and GHC has to pay for a dumpster to dispose of the trash. Maintenance is not being paid for picking up and cleaning trash. Their responsibility is to repair units. The Senior Tenant Relations Supervisor responded that both sections of the Rental Division have done their best with maintenance because of team work. The Senior Tenant Relations Supervisor added that he takes it personally when he is told that he is not doing his job. He is instructed by the Manager to meet with the Maintenance Division and to work together as a team. The Senior Tenant Relations Supervisor apologized if it appeared that the Chairman and the Board felt that he</p>			

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		<p>was not doing his job. The Chairman responded that he's not attacking the Senior Tenant Relations Supervisor personally, but instead, stated that he was attacking the position and responsibility of the Division. The Chairman indicated that the tenant has not been evicted and that there is a board policy to evict tenants. The Chairman inquired whether there were any more tenants that need to be evicted and expressed that the biggest problem GHC has is that there are policies, but there is no enforcement of these policies. The Senior Tenant Relations Supervisor stated that there have been evictions issued to tenants. The Chairman inquired why did this current tenant issue slip and was informed that the Rental Division had not been doing any inspections. The Chairman reminded him that the Rental Division can inspect outside areas of the property once a month and take photos of the areas if</p>			

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		<p>necessary. After inspecting the outside area, the Rental Division can then write a corrective action letter to the tenant and attach the photo of the area for corrective action. The Senior Tenant Relations Supervisor remarked that he will do his job and will continue to do his work but shared that as of September 7th, he had major back surgery and has been on sick leave. Although was not supposed to return to work, the Senior Tenant Relations Supervisor expressed that he is still doing his work and will continue to perform his duties as the Board has directed. He further indicated that when he inspected the area, he did not see the trash, but when he went around the property, he noticed the trash. At that time, a citation was delivered to the tenant. The Senior Tenant Relations Supervisor re-assured the Board that he will go out and do monthly inspections. The Chairman responded affirmatively</p>			

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		<p>indicating that management take corrective action when violations occur and if corrective action is not done, then the Rental Division will evict the tenant. Director Bordallo commented that 2 citations should be given to the tenant. The first citation includes the notice of violation and to cure the violation. The second citation occurs when the violation is not cured. Director Bordallo inquired whether Management provided the back up and support when the Senior Tenant Relations Supervisor was on sick leave and management's plan to remedy these issues adding that the Maintenance Division should not be spending a lot of time removing the trash but rather repairing the units so that they are available for rent. Director Bordallo stated that GHC needs to get the units up and running, maintained, and make money for its rentable units. Chairman</p>			

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		<p>Florig inquired if GHC is paying HUD for the 10 homes. The Loan Administrator responded that the homes are GHC assets, however, the funding to repair the homes originate from GHURA funds. When GHC receives the rental payments, the funds are used for administrative costs or necessary repairs. The Chairman indicated that the purpose of the repair of the homes was to revitalize the neighborhood. The Chairman suggested that the Board evaluate the situation in thirty (30) days to see how the area looks like after further inspection. Vice Chairman Flores agreed with the Chairman and commented GHC lease agreement provides that the tenant is responsible for cleaning their area and unit and not GHC or its Maintenance Division. GHC can remove the tenant for non-compliance of the lease or violations of the lease conditions and GHC just</p>			

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		<p>needs to enforce the conditions under its lease agreement.</p> <p>2. The next issue of concern raised by Chairman Florig is whether the Senior Tenant Relations Supervisor needed additional help with the administrative work in light of the fact that he was on leave due to major back surgery. GHC President Pangelinan indicated that they have an intern and a clerk III assistant, who is currently on leave. In the event that the Senior Tenant Relations Supervisor needs assistance, he would inform Executive Management requesting assistance. Director Bordallo inquired if GHC does cross-training of staff which the President confirmed that they do. The Chairman commented that if GHC has a staff who has been on leave for three (3) months, there is no justification to have that particular employee in the Rental Division if the position</p>			

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		<p>has not been filled or augmented. The Chairman further inquired how the Board can justify to the public to pay an employee who has been on leave for three (3) months when the services are not needed. The Chairman further added that GHC is making enough to pay their staff based on its budget. GHC's yearly net income is \$248.00. The President responded that because the discussion involved personnel matters, these issues should be discussed in Executive Session. The Chairman disagreed stating that there is no mention of the person's name and is just referring to the position. The Chairman queried how can GHC have a position vacated for three months and still justify the need for that person to be in that position. The Chairman indicated that he would like to give the vacant position to the Maintenance Division if the vacant position in the Rental Division can be</p>			

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		<p>handled by the AHRD staff or by other GHC staff members. Director Bordallo remarked that the system with the housing division is failing and expressed concern why certain areas are not getting the assistance that is needed. After further discussions, the Chairman commented that because GHC is autonomous, the Corporation has to make money to stay alive. The Corporation's net income of under \$500 a year is ridiculous and there is no growth. GHC needs to grow and to give better loans. The Chairman stated that management and the Board need to look at reducing its budget and programing positions in areas where it is needed. As the Chairman of the Board, Chairman Florig stated that he has to oversee what is happening with the Corporation. He further added that it would be good idea that Management do cross-training of positions with staff.</p>			

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III. Legal Report:	<p>A. Status of Foreclosure Cases: Legal Counsel reported that there are now seven (7) pending loan accounts. Legal Counsel also reported that foreclosure action is moving forward with the following four (4) loan accounts (GHC-05; GHC-49; GHC-50; GHC-51) since the Governor lifted the moratorium on foreclosures and evictions on July 1, 2021. Legal Counsel is preparing to record with DLM the Notice of Sale for GHC-05; GHC-49; and GHC-51 to be scheduled after the holidays and is preparing to record the Notice of Default and Election to Sell Under Mortgage to be recorded in November for GHC-50. Legal Counsel will continue to provide updated reports regarding the foreclosure matters to the Board at the next meeting.</p>		Legal Counsel	Legal Counsel	On-going
IV. Old Business:	<p>A. Status of Loan Package Documents/Assignment Agreement/Amendment of Loan Policy for Loan Closing Document Package: Legal Counsel presented to the final</p>	<p>Upon Motion made by Director Bordallo and seconded by Director Tiong, and without any further discussions or objections, the Board unanimously approved GHC</p>	Legal Counsel/ GHC Board	Legal Counsel/ GHC Board	APPROVED

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	Resolution with the Attached Amended Loan Policy and attachments referencing the Assignment Agreement to be part of GHC Loan Closing documents to the Board for the Board's review and action.	Resolution 05-2021.			
V. New Business:	A. Adoption of Policy and Procedures regarding Board Meeting Attendance via Video Teleconference and Live Broadcast (5 GCA Section 43121 and Section 43122): GHC Special Assistant commented regarding the adoption of policy regarding the attendance of Board meetings via video teleconference. The Chairman responded that there was no need to adopt a policy since this is part of the updated law. Based on the law, the Board members have to notify GHC at least 24 hours in writing so that GHC can attach the request to the Agenda prior to the Board meeting. The Chairman urged Board members to notify either the Chairman or Vice-Chairman		Management	Management	No Action – For Board's Information

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	should they desire to attend the meeting via video teleconference in advance of the meetings.				
VI.	<p>Public Participation:</p> <p>The Chairman addressed two matters during the meeting:</p> <ol style="list-style-type: none"> 1. The Chairman inquired whether EPA, DPW, or the Contractor have provided GHC with the timeline to start the Lada Gardens Renovation Project. GHC Special Assistant replied that there is no definite timeline but is working with the parties on the start of the Project. The Chairman remarked that GHC will have a problem with the contractor because during the last meeting the contractor was very defensive and stated that any change orders would have to be approved by the Governor. This 				

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	<p>information is incorrect. Under the Contract, it is GHC that approves the change orders. The Chairman also indicated that the DPW Manager could not answer any questions regarding the Project. The Chairman previously requested that GHC's Planning and Development Administrator take the lead on the Project but was informed that her last day with GHC is today. The Chairman recommended two individuals to take the lead on the Renovation Project and requested that the Maintenance Supervisor to handle the technical aspects of the renovation, and Special Assistant to handle the administrative part of the renovation project.</p>				

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	<p>These two individuals would report to the President and the Board on the status of the Project. Chairman Florig suggested that the Manager not be a part of the Project because of the split duties handled currently by the Manager and will be unable to address the Lada Renovation Project full time and noted that the Manager was not present at today's meeting. The President responded that the Manager was attending a meeting with the Lt. Governor and GHURA on behalf of GHC.</p> <p>2. The Chairman briefly reported that he and the Vice Chairman attended the Mediation Session with Allstar. According to</p>				

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	<p>the Chairman, the parties reached an agreement wherein Allstar will do an assessment of the software and requested that GHC Management assist with providing Allstar with the point of contact information and emails. The Chairman added that Allstar was proposing a monetary resolution which was not accepted by the Chairman and Vice Chairman. Chairman Florig, however, requested that GHC look into GHC computer needs to see if Allstar is able to provide hardware to GHC as part of a resolution.</p>				
<p>VII. Adjournment:</p>		<p>The Board scheduled their next meeting for Friday, December 3, 2021, at 9:00 a.m. Upon motion</p>			

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		duly made, seconded, and without objections, the meeting was adjourned at 10:56 a.m.			

APPROVED AND ACCEPTED
AS TO FORM AND CONTENT:

GUAM HOUSING CORPORATION

By: _____

FRANCISCO FLORIG, Chairman

Date: 12/10/2021

MINUTES TRANSCRIBED
AND PREPARED BY:

LAW OFFICE OF CYNTHIA V. ECUBE, ESQ.

A Professional Corporation

By: _____

CYNTHIA V. ECUBE, ESQ.

Legal Counsel for Corporation

Date: 12/10/2021