



06/04/2013

BMO Harris Bank N.A.  
Business  
Signature Card  
(Page 1 of 2)

**TITLE AND MAILING ADDRESS OF ALL ACCOUNTS:**  
THE DANA POINT CONDOMINIUM ASSOCIATION  
1519 E. CENTRAL ROAD  
ARLINGTON HEIGHTS, IL 60005

ACCOUNT(S)	ACCOUNT #	PRODUCT CODE	SQN
BUSINESS ADVANTAGE CHECKING	4813631142	844	DDA

**W-9 INFORMATION**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a US person as defined by the Internal Revenue Code and explained on IRS Form W-9.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of security property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

TAX ID NUMBER: 36-3125426 TAX ID SIGNATURE: Angela Simic DATE: 6/1/13

By signing below, I/we apply to open and maintain the type of any deposit account(s) described above (the "Account(s)") and acknowledge receipt of the Harris Handbook for Personal and Business Deposit Accounts as amended from time to time by Harris (the "Handbook") and the applicable Services Guide as defined in the Handbook. I/we agree that the Handbook shall govern the Account(s), the ownership rights of the account owner listed in the title of the Account(s) (the "Owners"), and all other deposit accounts that the Owner has with Harris now or in the future. If this is an application for a checking or statement savings account, I/we also apply for a Harris ATM or Debit card and I/we agree to the applicable provisions in the Handbook. "Harris" means the particular Harris bank identified at the top of this signature record which opens the Account(s). I/we hereby acknowledge that the funds in the Account(s) will not be used for personal, consumer or household use.

I/We authorize Harris to check the credit and employment history of the Owner and me/us and answer questions about Harris' experience with the Owner and me/us. I/We also authorize the sharing by Harris with any of its affiliates of any information relating to the Owner and me/us, the Account(s) or the other relationships of the Owner or me/us with Harris, including credit report information, unless I/we notify Harris, in accordance with the Harris Privacy Policy, not to share information (other than transaction and experience information) about the Owner or me/us. Harris has the right to charge the Account(s) for any liabilities owed to Harris or its affiliates by any one of the Owner.

I/We hereby authorize Harris to transfer funds and take other actions upon written (including facsimile) or electronic instructions purportedly from the Owner or an authorized signer. I/We agree that the Account(s) shall be governed by applicable federal and state laws as set forth in the Handbook.

Signature (Black Ink Only)	Signature (Black Ink Only)
X <u>Angela Simic</u> ANGELA SIMIC	X <u>Janet Nuccio</u> JANET NUCCIO
X <u>Raymond Jagodzinski</u> RAYMOND JAGODZINSKI	X _____

BUC#:

By:

Date:

Form: LIB-SIG-BUS.0510

Work Item ID:




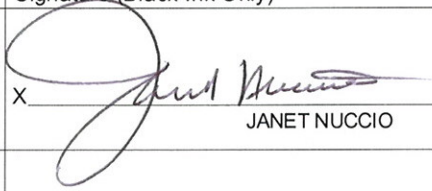
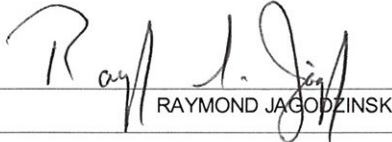
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ACCOUNT(s)	ACCOUNT #	PRODUCT CODE	SQN
BUSINESS ADVANTAGE CHECKING	4813631142	844	DDA

By signing below, I/we have read and agree to the terms of and consent to the certifications, authorizations set forth in the Signature Card with respect to the Account(s) titled and described above. I/We understand the rights of the Owners listed in the title of the Account(s) and acknowledge receipt of the Handbook which governs the Account(s). I/We understand that this Addendum to the Signature Card is incorporated and made part of the Signature Card.

Signature (Black Ink Only)	Signature (Black Ink Only)
X  ANGELA SIMIC	X  JANET NUCCIO
X  RAYMOND JAGODZINSKI	X _____

BUC#:

By:

Date:

Form: LIB-SIG-BUS.0510

Work Item ID:

CORPORATE RESOLUTIONS

DATED AS OF 06/04/2013

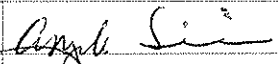
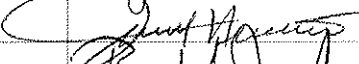
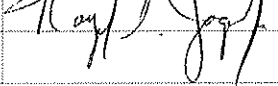
I, JANET NUCCIO, DO HEREBY CERTIFY to  
BMO Harris Bank N.A. ("Harris") that:

1. I am the duly elected, qualified and acting secretary, or assistant secretary (the "Secretary"), and keeper of the corporate records and corporate seal, if any, of THE DANA POINT CONDOMINIUM ASSOCIATION a corporation duly organized and existing under the laws of the State of ILLINOIS (the "Company"); and that the following is a true and correct copy of the resolutions duly adopted by the board of directors of the Company on the 25 day of April, 2013, and recorded in the minute book of the Company, in accordance with applicable law and the bylaws and certificate or articles of incorporation of the Company (the "Resolutions"):

I. HARRIS AS DEPOSITORY

BE IT RESOLVED, that Harris is designated as an authorized depository of the Company.

BE IT FURTHER RESOLVED, that each of the following officers of the Company is designated as an "Authorized Officer"; with each such Authorized Officer empowered to act individually on behalf of the Company to exercise such powers and authorities as are set forth in the Resolutions:

OFFICER NAME	OFFICER TITLE	SPECIMEN SIGNATURE
1. ANGELA SIMIC	PRESIDENT	
2. JANET NUCCIO	SECRETARY	
3. RAYMOND JAGODZINSKI	SIGNER Treasurer	
4.		
5.		
6.		
7.		

BE IT FURTHER RESOLVED, that any Authorized Officer is authorized and empowered, in the name and on behalf of the Company, to delegate to additional employees, officers or agents of the Company ("Delegees"), any or all of the powers and authorities granted to the Authorized Officers herein, including, but not limited to, signatory powers and authorities, as any such Authorized Officer deems necessary, desirable or appropriate (excluding, however, the authority to appoint additional or revoke the authority of Delegees), or revoke such authority, such determination to be conclusively presumed by any such Authorized Officer informing Harris (verbally, in writing or by electronic (Internet, fax or e-mail) instruction) of such designation, delegation or revocation.

BE IT FURTHER RESOLVED, that any Authorized Officer is authorized and empowered, in the name and on behalf of the Company:

(a) to execute and deliver any and all signature cards, authorizations, set-up and other applications, forms, documentation, instructions, certificates and agreements, including without limitation any deposit account agreements, required or requested by Harris, or deemed necessary, appropriate or desirable by an Authorized Officer, in connection with the establishment, maintenance or administration of any checking, savings or other deposit accounts with Harris (the "Accounts") or in connection with any other banking services provided by Harris, to close any or all of the Accounts or to terminate such banking services and receive any proceeds therefrom, such determination to be conclusively evidenced by the execution and delivery of such signature card, authorization, set-up or other application, form, document, instruction, certificate or agreement by any such Authorized Officer;

(b) to make, execute, draw, accept and endorse (manually, via facsimile signature, stamp or otherwise) any and all checks, notes, drafts, items, bills of exchange, acceptances, undertakings or other orders for the payment of money, including without limitation orders or directions in informal or letter form (collectively, "Orders"), against any money or funds or Accounts at any time standing to the credit of the Company with Harris, and Harris is authorized to honor any and all such Orders so made, executed, drawn, accepted or endorsed, including those drawn to the individual order of any such person signing the same, or authorized by an Authorized Officer to be endorsed by, or purporting to be endorsed by, facsimile signature or stamp of such person without further inquiry or regard to the authority of said person or persons or the use of the Orders or the proceeds thereof;

(c) to instruct Harris, orally, in writing, electronically (including Internet, fax or e-mail) or otherwise, and take or cause to be taken all such other and further action, and to execute, acknowledge and deliver any and all certificates, agreements, documents and other instruments, that any such Authorized Officer deems necessary or desirable in relation to any Orders deposited into or drawn on an Account, including with respect to any stop payment instructions on such Orders, such determination to be conclusively evidenced by the taking of such action or the execution and delivery of such certificate, agreement, document or other instrument by any such Authorized Officer;

(d) to issue written, telephonic, electronic (including Internet, fax or e-mail) or oral instructions with respect to the transfer of funds of the Company on deposit with Harris (or at any other depository) by wire, automated clearing house or other electronic means of transfer, without any written Order being issued with respect to such transfer; and to enter into such agreements with Harris, in the name and on behalf of the Company, with respect to such transfers authorizing or providing for automatic or repetitive transfers, including without limitation agreements protecting Harris against the consequences of relying on instructions from persons purporting to be authorized to act in the name and on behalf of the Company, that any such Authorized Officer may deem necessary, appropriate or desirable, such determination to be conclusively evidenced by the issuance of such instruction or the execution of such agreement by any such Authorized Officer, and to receive and administer user procedures, numbers, codes, passwords and other identification data and procedures assigned to the Company and its users for the foregoing services;

(e) to conduct Internet banking transactions using the services offered by Harris over the Internet as permitted by the terms and conditions set forth in any agreement by and between Harris and the Company and to designate employees, officers and other individuals, who may or may not be employees or Authorized Officers of the Company, as agents of the Company, and authorize each of the foregoing individuals to conduct such banking transactions using the Internet, in the name and on behalf of the Company.

BE IT FURTHER RESOLVED, that any Authorized Officer is authorized, empowered and directed, in the name and on behalf of the Company, to take or cause to be taken any and all actions necessary to ensure that all information relating to the Company, the Authorized Officers and Delegees delivered to or otherwise in Harris' possession, including without limitation, the Company's address for purposes of the delivery of account statements, account titles, notices, correspondence and contact information, is at all times true, correct and complete.

BE IT FURTHER RESOLVED, that any employee, officer or agent of the Company is authorized and empowered to execute or endorse for deposit, transfer or otherwise any Order or other negotiable instrument, which executions or endorsements may be made in writing, by facsimile signature or by stamp and with or without designation of the person so endorsing; and that in the absence of any such execution or endorsement Harris be and it hereby is authorized and empowered to make such execution or endorsement for deposit in the name and on behalf of the Company.

BE IT FURTHER RESOLVED, that any Authorized Officer is authorized and empowered, in the name and on behalf of the Company, to take any and all actions, and to execute, acknowledge and deliver any and all certificates, applications, agreements, documents, instructions and other instruments, that any such Authorized Officer deems necessary, appropriate or desirable in order to close any or all of the Accounts and receive any proceeds therefrom, such determination to be conclusively evidenced by the taking of such action or the execution and delivery of such certificate, application, agreement, document, instruction or other instrument by any such Authorized Officers.

BE IT FURTHER RESOLVED, that any Order or other negotiable instrument authorized to be made, executed, drawn, accepted or endorsed pursuant to these Resolutions in the name of the Company, may be made, executed, drawn, accepted or endorsed by any of the Authorized Officers or appropriately authorized Delegees in any trade name or any name other than the legal name of the Company that any of such Authorized Officers or Delegees deem necessary or desirable, such determination to be conclusively presumed by the use of such name, and each such Order or other negotiable instrument shall be considered to be the Order or negotiable instrument of the Company, to the same extent and with the same force and effect as if the Order or other negotiable instrument had been made, executed, drawn, accepted or endorsed in the legal name of the Company.

## **II. AUTHORITY TO OBTAIN ADDITIONAL BANKING SERVICES**

BE IT FURTHER RESOLVED, that any Authorized Officer is authorized and empowered, in the name and on behalf of the Company:

(a) to borrow money and obtain credit from Harris on a current or other basis and to execute, acknowledge and deliver any notes, drafts, loan or line of credit agreements, application for letters of credit, agreements for commercial credit card loans and services, undertakings and other

agreements with respect to such credit upon such terms, rates of interest, and conditions as any such Authorized Officer may deem advisable, such determination to be conclusively evidenced by the execution and delivery of such note, draft, application for letter of credit, agreement for commercial credit card loans and services, undertaking or other agreement by any such Authorized Officer;

(b) to execute, acknowledge and deliver agreements to assume, guaranty, endorse, agree to purchase or provide funds for the payment of or otherwise become liable for the obligations and/or liabilities which may from time to time be due and owing from any other person or entity to Harris, or to otherwise assure Harris against losses relating to an extension of credit to a third party;

(c) to receive and receipt for, sign Orders and issue instructions (written, including via facsimile or electronic instruction, or oral) for the handling and delivery of the proceeds of any extension of credit;

(d) to mortgage, pledge, transfer or assign to Harris, or create a security interest in favor of Harris, in any or all of the property (real, personal or mixed) and assets of the Company, including without limitation, real estate, notes, bonds, stocks, drafts, warehouse receipts and other documents, accounts and securities of the Company, and to take or cause to be taken any and all other action, and to execute, acknowledge and deliver any and all agreements, documents and instruments, in connection therewith or to otherwise perfect such security interests, including with respect to the deposit (and withdrawal or substitution) of such property with Harris;

(e) to take any and all other actions, and to execute, acknowledge and deliver any agreements that any of the Authorized Officers deem necessary or desirable in order to obtain or procure any other additional banking services from Harris, including without limitation cash management services, including, but not limited to, wire transfer, ACH or other electronic funds transfer services, collection and deposit services, and/or any electronic banking services, that any Authorized Officer deems necessary, appropriate or desirable, including terms in such agreements that would have the Company indemnify or limit Harris' liability, such determination to be conclusively evidenced by the execution, acknowledgement and delivery thereof by any such Authorized Officer.

### III. GENERAL

BE IT FURTHER RESOLVED, that the Secretary is authorized and directed to deliver to Harris a certified copy of the Resolutions, which certified copy shall without more constitute the undertaking and agreement of the Company as herein provided, and to certify that the provisions thereof are in conformity with the certificate or articles of incorporation of the Company and the bylaws of the Company and that the Resolutions and the authority thereby conferred shall remain in full force and effect until the Company notifies Harris to the contrary in writing, but if any of the authorities and undertakings herein contained shall be terminated by operation of law without such notice, it is hereby resolved and agreed for the purpose of inducing Harris to act hereunder that Harris shall be indemnified and held harmless by the Company for any loss suffered or liability incurred by it after such termination without notice.

BE IT FURTHER RESOLVED, that the Secretary or any other secretary or assistant secretary of the Company is authorized, empowered and directed to certify to Harris as to the incumbency and the genuineness of the signature of each Authorized Officer and Delegee granted signatory power and authority pursuant to the terms hereof; and that to the extent such certification is not provided to Harris in a timely manner, Harris is authorized in its discretion to either rely on any signature that Harris in good faith believes is the genuine signature of such Authorized Officer or Delegee or refuse to honor any signature for such person until it receives such certification and Harris shall be indemnified and held harmless by the Company for any loss suffered or liability incurred by it for such reliance upon any such signature or for refusing to honor the signatures of any person not so certified to Harris.

BE IT FURTHER RESOLVED, that Harris may conclusively presume that the Resolutions remain in effect and that all Authorized Officers and Delegees designated pursuant thereto retain all powers and authorities granted upon them pursuant to the Resolutions, and in the case of any Delegee, such conclusive presumption shall be irrespective of whether the Authorized Officer that delegated the powers and authorities to such Delegee pursuant to the Resolutions is no longer an Authorized Officer, unless and until the Company delivers to Harris written notice to the contrary, and Harris shall be indemnified and held harmless by the Company for any loss suffered or liability incurred (including for reasonable attorneys' fees and legal expenses) by it in reliance upon any signature of an Authorized Person or Delegee, the genuineness of which has been certified to Harris pursuant to these Resolutions regardless of by whom or by what means the purported signatures may have been affixed to any instrument, if such signatures reasonably resemble the specimen signature so certified.

BE IT FURTHER RESOLVED, that any Authorized Officer is, authorized and empowered, in the name and on behalf of the Company, to take or cause to be taken all such other and further action, and to execute, acknowledge and deliver any and all certificates, applications, agreements, documents, instructions and other instruments, that any such Authorized Officer deems necessary, appropriate or desirable in order to carry out the Resolutions and to consummate or carry-out any of the transactions or matters contemplated thereby, such determination to be conclusively evidenced by the taking of such action or the execution and delivery of such certificate, application, agreement, document, instruction or other instrument by any such Authorized Officer.

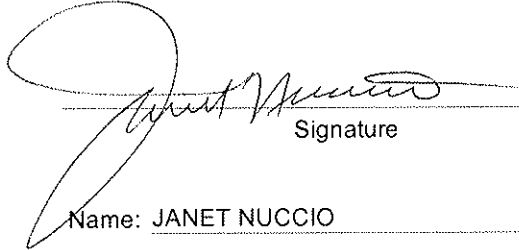
2. The Resolutions have not been amended, altered, modified, rescinded or repealed and are in full force and effect as of the date hereof.

3. The Resolutions do not conflict with or contravene the certificate or articles of incorporation of the Company or the bylaws of the Company, or any agreement, law, regulation or order applicable to the Company or its business.

4. Each of the persons listed on the first page of the Resolutions has been designated by the board of directors of the Company in the Resolutions as an Authorized Officer and each such Authorized Officer has been duly elected to and currently holds the office(s) set forth opposite his or her name and each such Authorized Officer's specimen signature set forth in the Resolutions above is the genuine signature of such Authorized Officer:

5. The Company will certify to Harris the genuineness of the specimen signature of any additional Authorized Officer or Delegee with signatory power and authority subsequently designated as such pursuant to the Resolutions.

IN WITNESS WHEREOF, I have hereunto subscribed my name on behalf of the Company as of the date first written above.

  
Signature  
Name: JANET NUCCIO  
Title: SECRETARY