

After Recording Mail To:
Sergeon: Raheme-Lyndon Chadwick, Trustee
of ASSEMBLY OF ARA
c/o: Spanish Town Post Office
21 Adelaide Street
Spanish Town,
St. Catherine, Jamaica, West Indies

CERTIFICATE OF TRUST

This Certificate of Trust is made and executed on this 12th day of February, 2026, by the undersigned Trustee of the **ASSEMBLY OF ARA** (the "Trust") to verify the existence of the Trust and certain terms as provided below.

1. Name of Trust: The name of the Trust is **ASSEMBLY OF ARA** (the "Trust").

2. Date of Trust Agreement: The Trust was established on the **10th** day of **February, 2026**, pursuant to a Trust Agreement executed by the Grantor.

3. Grantor: The Grantor of the Trust is:

a) **RAHEME LYNDON CHADWICK SERGEON**

4. Trustee: The current Trustee of the Trust is:

a) **Sergeon: Raheme-Lyndon Chadwick**

b) Address: c/o Spanish Town Post Office, 21 Adelaide Street, Spanish Town, St. Catherine, Jamaica, West Indies

5. Successor Trustees: The Successor Trustee designated to act in the event of the incapacity, resignation, or death of the current Trustee is:

a) **Miller: Shemar Hakeem**

6. Revocability: The Trust is: Revocable, the power to revoke the Trust is retained by:

a) **Grantor and designated Trustee**

7. Authority of Trustee: The Trustee has the authority to manage and administer the assets of the Trust, including but not limited to the power to:

- a) Buy, sell, lease, encumber, transfer, or otherwise manage Trust property.
- b) Open, maintain, and close bank accounts or other financial accounts in the name of the Trust.
- c) Execute all necessary documents to accomplish the purposes of the Trust.

8. Governing Law: The Trust is governed by the laws of the Holy Bible.

9. No Revocation or Termination: The Trust has not been revoked, modified, or terminated, and remains in full force and effect as of the date of this Certificate.

10. Beneficiaries: The Trust has beneficiaries whose interests are defined exclusively by the Trust Instrument and applicable law.

For purposes of this Certificate, the beneficiaries of the Trust are identified as follows:

- Palmer: Carolyn Camele Peta-Gaye
- Mckenzie: Abigayle Tricella
- Drummond: Renee Sarah-ann

The identification of beneficiaries herein is provided solely for notice and verification purposes. This Certificate does not create, define, expand, limit, or

modify any beneficial interest, right, expectancy, or entitlement, all of which arise exclusively under the Trust Instrument.

Nothing in this Certificate shall be construed to confer upon any person the status of beneficiary beyond that established by the Trust Instrument, nor to waive any confidentiality, protective provisions, discretionary powers, or fiduciary duties governing the Trust or its administration.

The interests of beneficiaries, including any conditions, limitations, distributions, or rights, are governed solely by the Trust Instrument and are not ascertainable from this Certificate.

11. Reliance by Third Parties: Third parties may rely upon this Certificate as evidence of the Trust's existence, the identity of the Trustee, and the powers granted to the Trustee without the necessity of reviewing the full Trust Agreement.

12. Administrative Schedules (Notice Only)

The Trust maintains **administrative process, incident-response, and cost-recovery schedules** authorized by the Trust Instrument and administered by the Trustee solely in the course of trust governance.

Copies of the Trust's **Administrative Schedule (Schedule A)** and **Administrative Incident-Response & Cost-Recovery Schedule (Schedule B)** are attached for notice and reference only. The attachment of such Schedules **does not incorporate them into this Certificate**, and this Certificate does **not** create, evidence, or imply any contractual, commercial, regulatory, or fiduciary obligation.

The non-incorporation of the attached Schedules into this Certificate **shall not operate as a waiver, limitation, or impairment** of their applicability or effect where, **under their own terms and pursuant to the Trust Instrument**, Trustee administrative action is reasonably required in response to the **conduct of an external party**, including where such conduct:

- i. requests or necessitates Trustee administrative services;
- ii. causes or requires Trustee administrative performance outside ordinary trust operations;
- iii. continues or proceeds after written notice in a manner requiring Trustee action; or
- iv. otherwise gives rise to lawful administrative process or cost recovery.

Any rights, remedies, or obligations, **if any**, arising from such conduct are governed **exclusively** by the Trust Instrument, the applicable Schedules, and governing law, and are **not dependent** upon acknowledgment, signature, registration, filing, publication, or express assent to this Certificate.

13. Certification by Trustee: The undersigned Trustee certify under penalty of perjury under the laws of the Holy Bible that the foregoing is true and correct.

The named Trustee, appearing before me on satisfactory evidence of identity;

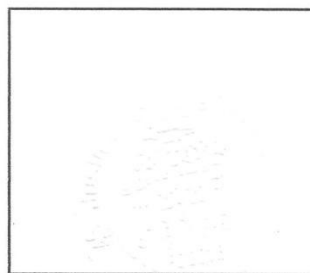
EXECUTION	JUSTICE OF THE PEACE
<p>Executed by the said</p> <p>Name: <u>Sergson Robert Lyndon Chadwick</u> (Surname: Given names)</p> <p><u>[Signature]</u> - TTEE Signature</p> <p>Capacity: Trustee</p> <p>This <u>12th</u> day of <u>February</u>, 2026</p>	<p>JUSTICE OF THE PEACE (JP) ACKNOWLEDGMENT</p> <p>Parish: <u>St. Catherine</u></p> <p>On this <u>12th</u> day of <u>February</u>, 2026, the named Trustee appearing before me on satisfactory evidence of identity;</p> <p>Name: <u>Nadine A Powell</u></p> <p>JP Registration No.: <u>F02016</u></p> <p>Date: <u>2026-02-12</u></p> <p><u>[Signature]</u></p>

Nadine A. Powell
Justice of the Peace
F02016
St. Catherine

TRUST SEAL



JP SEAL



CERTIFICATE OF TRUST

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SCHEDULE A

ADMINISTRATIVE PROCESS, NOTICE OF RIGHTS & BASE COST-RECOVERY FRAMEWORK

(Non-Contractual Non-Punitive Administrative Only)

1. PURPOSE AND FUNCTION

This Schedule establishes the **baseline administrative process, notice provisions, and cost-recovery framework** applicable where the Trustee, acting in good faith, determines that the act, omission, demand, policy, process, or asserted authority of any External Party **reasonably necessitates Trustee administrative action** outside the ordinary course of trust management.

This Schedule:

- i. operates as a **Notice of Rights and Reservation of Remedies**;
- ii. creates **no contract, privity, or submission**;
- iii. does **not** allege wrongdoing or adjudicate liability;
- iv. precedes and authorizes the application of **Schedule B**, which governs enhanced administrative incident-response and cost-recovery **only after Trustee action occurs**.

2. GOVERNING CHARACTERIZATION

All amounts referenced or recoverable under this Schedule represent **documented administrative cost recovery** for Trustee actions actually performed and logged in good faith, including time, coordination, record handling, compliance response, and evidence preservation.

No amount herein constitutes:

- i. a criminal fine,
- ii. a civil penalty,
- iii. liquidated damages,
- iv. punitive or exemplary damages,
- v. or a pre-pricing of torts, crimes, or personal injury.

3. DEFINITIONS

External Party: any person or entity, including banks, DTIs, agents, processors, vendors, data brokers, debt collectors, insurers, regulators, or governmental bodies, including successors and assigns.

Trustee Administrative Action: documented non-clinical, non-adjudicative actions taken to protect the Trust estate, records, fiduciary integrity, or beneficiary interests.

Incident File: a contemporaneous administrative record documenting triggers, actions taken, time spent, and materials handled.

4. ADMINISTRATIVE TRIGGERS

Trustee Administrative Action may be required upon any of the following (each independently sufficient):

- i. Requests or demands directed to the Trust or Trustee outside ordinary operations;

- ii. Requests for verification, records, certifications, or explanations;
- iii. Misclassification of Trust capacity or Trustee role;
- iv. Withholding, delay, or conditional release of records or information;
- v. Imposition of non-required forms, consents, or procedures that are not required by applicable law or that exceed what is strictly necessary for the stated lawful purpose;
- vi. Continuation of conduct after written notice.

Internal policy or automation does **not** negate these triggers.

5. BASE ADMINISTRATIVE COST-RECOVERY RATES

These baseline rates apply **before escalation to Schedule B** and are recoverable **upon documented Trustee action**:

Administrative Action	Rate (USD)	Description
Document Review / verification	\$250	Review of trust instruments or records
Certified document production	\$150 per document	Preparation and authentication
Written correspondence	\$150 per occurrence	Letters, emails, notices
Compliance / KYC submissions	\$250 per submission	Declarations or certifications
Archived record retrieval	\$350 per request	Records older than (4) years
Meetings / interviews	\$500 per session	Physical or virtual attendance
Administrative consultations	\$250 per hour	Trustee time responding to inquiries

Standing verification	\$200 per verification	Status confirmation
Custom administrative reporting	\$1,000 per report	Non-standard reports

6. PAYMENTS, DISPUTES, AND DEFAULT

Invoices are payable within thirty (30) calendar days of receipt.

Disputes must be raised in writing within **ten (10) business days**, specifying line items.

Undisputed portions remain payable.

Interest on overdue undisputed amounts may accrue at **1.5% per month** after day thirty (30).

Non-payment **does not** create any lien, seizure right, or enforcement authority absent **lawful adjudication by a competent tribunal**.

7. NON-WAIVER, NON-SUBMISSION, PRESUMPTIONS

Nothing herein:

- i. waives jurisdictional objections or due-process rights;
- ii. constitutes consent or submission to authority;
- iii. admits liability or obligation.

Where the Trustee determines in good faith that administrative action is required, that determination is **presumed reasonable**, rebuttable only by clear and convincing evidence.

8. DATA, PRIVACY, AND RECORDS INTEGRITY

All data handling must be:

- i. necessary and lawful;
- ii. purpose-limited;
- iii. subject to full disclosure of lawful basis and retention upon request.

Unauthorized disclosure or misuse may necessitate Trustee action and escalation to **Schedule B**.

9. RELATIONSHIP TO SCHEDULE B

This Schedule:

- i. establishes **baseline notice and cost recovery**;
- ii. authorizes escalation;
- iii. **does not** contain enhanced incident valuation.

All enhanced administrative incident-response, multipliers, carry costs, retainers, and evidence-preservation actions are **governed exclusively by Schedule B**, which follows this Schedule.

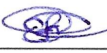
10. SEVERABILITY & EFFECTIVE DATE

If any provision is held invalid, it shall be severed narrowly, and the remainder shall continue in effect.

Effective date: February 13, 2026

Executed by the Trustee pursuant to authority granted under the Trust Deed, for trust administrative governance and authentication purposes.

Name: Sergeant: Rahema-Lyndon Chadwick

Signature:  - TTEE

Capacity: Trustee

Date: February 13, 2026

TRUST SEAL



SCHEDULE A

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SCHEDULE B

NOTICE OF RIGHTS, PROTECTIVE COVENANTS, ADMINISTRATIVE PROCESS & COST-RECOVERY

(Private Trust — Non-Contractual Notice No Adjudication Compensatory Only)

PART I — NOTICE OF STATUS, RIGHTS & PROTECTIVE COVENANTS

1. Nature of Instrument

This document is a Notice of Rights and Protective Covenants issued by the Trustee of ASSEMBLY OF ARA.

It creates no contract, imposes no obligations by publication, and alleges no misconduct.

2. Capacity & Ownership

The Trust is the sole owner of Trust property.

Trustees act solely in fiduciary capacity.

No trustee act shall be construed as personal consent, guarantee, or assumption.

3. Non-Assent / Non-Waiver

Silence, cooperation, or mitigation does not constitute consent, waiver, or submission.

All dealings are under reservation of rights.

4. Due Process & Lawful Basis

Any external assertion of authority must, upon request:

identify the lawful basis relied upon;

provide written reasons/reason codes for adverse actions;

identify escalation and review paths.

5. Records, Access & Timeliness

Accurate records and timely access shall be provided as permitted by law.

Withholding or delay must be explained in writing.

6. Data Minimization & Purpose Limitation

Data collection, retention, sharing, and profiling are limited to what is lawful.

Lawful basis, recipients, and retention periods must be disclosed upon request.

7. Third-Party Delegation

Outsourcing does not relieve responsibility. Acts of agents, processors, affiliates, or vendors are attributable to the initiating party.

8. Evidence Preservation

Upon notice of an administrative incident, records relevant to the matter shall be preserved.

No internal policy or automation overrides this obligation.

9. Reservation of Remedies

Nothing herein waives rights to declaratory relief, injunction, restitution, accounting, or other equitable remedies.

PART II — ADMINISTRATIVE PROCESS & ESCALATION FRAMEWORK

10. Definitions

External Party: any person or entity, including banks/DTIs, processors, affiliates, agents, vendors, data brokers, debt collectors, regulators, and governmental bodies, including successors and assigns.

Act: any demand, refusal, delay, misclassification, policy application, automation, or omission.

Trustee Action: documented administrative, protective, or evidentiary steps taken by the Trustee.

Incident File: contemporaneous record of actions, notices, logs, and evidence.

11. Triggers

Trustee Action may be required upon:

- i. interference with Trust administration or assets;
- ii. misclassification of Trust or fiduciary capacity;
- iii. unlawful or unnecessary conditions imposed;
- iv. withholding or delay of records/reasons;
- v. data overreach;
- vi. automated/algorithmic actions without written reasons;
- vii. persistence after notice.

Internal policies or automation do not constitute a defence.

12. Cure Window

Unless urgent, a three (3) business-day cure window applies after written notice.

13. Escalation Ladder

Where practicable, the Trustee may provide written notice and a reasonable opportunity to cure prior to escalation, except where urgency or risk requires immediate action.

PART III — SCHEDULE B: ADMINISTRATIVE INCIDENT-RESPONSE & COST-RECOVERY

(Fees Only · Compensatory)

14. Governing Characterization

This Schedule applies only after documented Trustee Action.

All amounts are administrative cost-recovery, not penalties, fines, or damages.

No liability is adjudicated.

15. Rate Formula (Itemized & Logged)

Incident file opening & initial assessment: **\$2,500**

Trustee administrative time: \$750/hour (15-minute increments)

Trustee/lead coordination: **\$1,250/hour**

Trustee/lead coordination: **\$1,250/hour**

Evidence preservation/certification act: **\$1,000 each**

Formal notice/escalation correspondence: **\$850 each**

Record-production package assembly: **\$1,500 per package**

Compliance meeting/call: **\$1,000/hour**

After-hours multiplier: **1.5×**

Cross-border/multi-jurisdiction multiplier: **2×**

Third-party costs: actual cost + **10% handling**

Minimum Administrative Engagement Values (once action occurs):

Standard incident: **\$5,000**

Financial/banking incident: **\$7,500**

Data/privacy incident: **\$10,000**

High-risk protective incident: **\$15,000**

16. Incident Classes

A. Financial & Banking Interference — freezes, added KYC not required, misclassification, derisking, refusal of records.

B. Records Withholding/Non-Disclosure — delayed or refused statements/reasons.

D. Misrepresentation/Coercive Communications — false authority claims, misleading deadlines.

E. Document & Instrument Integrity — altered documents, misuse of trust seal/signatures.

F. High-Risk Protective Administration — urgent, multi-day, or cross-border coordination.

17. Evidence Preservation & Forensics

Spoliation after notice triggers a forensic administrative response, billable at actual cost plus rates.

18. Invoicing & Dispute

Invoices are itemized by incident file.

Written disputes within 10 business days must specify line items.

Partial payment acknowledges services only.

19. Severability

If any portion of Part III is invalidated, Parts I–II remain in full force.

20. Effective Date

Prospective only, effective: February 13, 2026

Executed by the Trustee pursuant to authority granted under the Trust Deed, for trust administrative governance and authentication purposes.

Name: Sergeon. Phateme-Lyndon Chadwick

Signature:  TTEE

Capacity: Trustee

Date: February 13, 2026

TRUST SEAL



SCHEDULE B

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