

RESOLUTION OF BOARD OF DIRECTORS

OF

(Name of financial institution, city, and state)

RESOLVED FIRST, that

(Name of Officer) the _____, and
(Title)

(Name of Officer) the _____, and
(Title)

(Name of Officer) the _____, and
(Title)

of this entity, or any one or more of them, or their duly elected or appointed successors in office, be and each of them hereby is authorized and empowered to execute and deliver, in the name of and on behalf of this entity, a Wholesale/Broker Agreement between this entity and United Community Bank D/B/A BancMac ("UCB"), the form and substance of which shall be acceptable to said officer(s) executing the same on behalf of this corporation; and that the execution of such agreement by one or more of the officers named above shall be conclusive evidence of this corporation's approval of the terms and conditions thereof.

CERTIFICATION

I HEREBY CERTIFY that the foregoing is a true and correct copy of a resolution presented to and adopted by the Board of Directors of

(Name of financial institution)

at a meeting duly called and held on the _____ day of _____, 20_____, at which a quorum was presented and voted, and that such resolution is duly recorded in the minute book of this corporation; that the officers named in said resolution have been duly elected or appointed to, and are the present incumbents of, the respective offices set after their respective names.

Dated: _____

(Secretary)