

**CERTIFICATION AND BORROWING RESOLUTIONS OF
THE COPELAND COURT CONDOMINIUM ASSOCIATION
EXECUTIVE BOARD
(INITIAL – FOR FIRST NIAGARA BANK TERM LOAN)**

The undersigned, with the assent of a majority of members of the Executive Board of The Copeland Court Condominium Association, a Pennsylvania corporation (the "Association"), and in accordance with the Declaration of Copeland Court Condominium _____ recorded in Allegheny County in Book 6489, Page 81, as amended, **hereby certifies** to _____ First Niagara Bank ("Lender"), the following:

1. Attached as Exhibit "A" is a true copy of Lender's Commitment Letter dated August 15, 2012, and accepted and approved by the Association, through a vote of its Members on September 24, 2012.

2. That the current duly-appointed Directors are set forth on Exhibit "B". The Association currently has three (3) members on its Executive Board, three (3) of which are officers. Said members, as referenced on Exhibit "B" attached hereto with their designated titles, constitute the duly-appointed Executive Board and officers.

3. The correct name of the Association is "The Copeland Court Condominium Association."

4. To the best of our knowledge and belief, our execution of loan documents on behalf of the Association does not violate any law, regulation or ordinance and does not conflict with the declaration of covenants, conditions and restrictions, or any other document to which the Association is a party, and is not in violation of any other agreement of the Association.

And hereby further certifies that the following resolutions have been duly adopted and resolved by the Executive Board of the Association at a duly noticed at called meeting of the Executive Board or by unanimous written consent and have not been modified or rescinded:

"RESOLVED: To borrow the sum of up to \$63,000.00 (as
First Niagara Bank pursuant to the provisions of the foregoing
Letter of Commitment, as the same may be modified to comport to
the loan documents, for the purpose of a roof replacement project,
and other capital improvement projects as may be approved by
Lender, upon such terms as are agreeable to the Executive Board
on behalf of the Association and Lender;

RESOLVED: That the president or vice president of the Association and the treasurer are hereby authorized and directed on behalf of the Association, to execute and deliver a Promissory Note and such

other documents and instruments evidencing indebtedness of the Association for the money so borrowed with interest thereon as Lender may require and to execute and deliver, from time to time, renewals or extensions of such notes or other evidences of indebtedness, which such officers may deem appropriate, all on such terms and conditions, and with such changes and modifications as such officers may, in their sole discretion, deem appropriate, the execution thereof by such officers to be conclusive evidence of the authorization thereof by this resolution;

RESOLVED: That said officers are authorized and empowered to execute and deliver to Lender such security instruments to secure the repayment of the indebtedness of this Association for the money so borrowed, as the Lender may require, including but not limited to an Absolute Assignment of Income;



RESOLVE: That said officers are authorized to perform all acts and execute and deliver all instruments that Lender may deem necessary to carry out the purpose of the Certificate and Resolution;

RESOLVED: Lawrence R. Paul, II, President is hereby authorized on behalf of the Association to execute said instruments and documents and _____ Michael DiIanni, Treasurer is authorized to witness such signature.

RESOLVED: That Lender, its attorneys and others dealing with said Association be authorized to rely in good faith upon these Resolutions;

FURTHER CERTIFIED: The Association has not assessed more than three special assessments during the prior calendar year and not more than three special assessments in the current calendar year.

FURTHER CERTIFIED that the following are the names and specimen signatures of the present officers of the Association referred to above:






Office	Name	Signature
President	Lawrence R Paul, II	
Treasurer	Michael DiIanni	

THE COPELAND COURT CONDOMINIUM ASSOCIATION,
a Pennsylvania corporation

By: 
Its: President

UNANIMOUS WRITTEN CONSENT

The undersigned Directors of the The Copeland Court Condominium Association (Association) hereby waive notice of a meeting and being 100% of the Directors, hereby consent to the foregoing Resolutions by unanimous written consent, as permitted by the Bylaws of the Association.

Office	Name	Signature
President	Lawrence Paul, II	
Vice-President	Chris Cecchini	
Treasurer	Michael DiIanni	
Officer at Large	Matt Samberg	
Officer at Large	Liz Kennon	

COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF ALLEGHENY) SS:

On this, the *24th* day of *October*, 2012, before me the undersigned individual, personally appeared Lawrence R. Paul, II, who acknowledges himself to be the President of The Copeland Court Condominium Association, and that being authorized to do so, he executed the foregoing instrument for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

JoAnn Bamber
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
JoAnn Bamber, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires Nov. 5, 2014
Member, Pennsylvania Association of Notaries

