

CERTIFICATE APPOINTING INSURANCE CONSULTANT

The undersigned, as Authorized Representative of the Borrower, on behalf of Westminster Presbyterian Homes, Inc. (the "Borrower"), hereby designates USI Insurance Services LLC as Insurance Consultant, as defined in the Loan Agreement, dated as of December 1, 2018 (the "Loan Agreement"), between the Borrower and Oconee County Industrial Development Authority, and authorizes it to do all things as Insurance Consultant required or permitted under the Loan Agreement.

Dated: December 19, 2018

By:  _____
Alex Patterson, Authorized Representative of the
Borrower