

**RULE 15c2-12 AND NO-DEFAULT CERTIFICATE OF
OCONEE COUNTY, GEORGIA**

The undersigned hereby certifies and represents to Stifel Nicolaus and Company, Incorporated (the "Underwriter") that he is the duly elected or appointed and acting Chairman of the Board of Commissioners of Oconee County, Georgia (the "County") authorized to execute and deliver this Certificate and further certifies on behalf of the County to the Underwriter as follows:

(1) This Certificate is delivered to enable the Underwriter to comply with Rule 15c2-12 under the Securities Exchange Act of 1934, as amended in connection with the offering and sale of approximately \$12,500,000 in aggregate principal amount of Oconee County General Obligation Bonds, Series 2021 (the "Bonds").

(2) In connection with the offering and sale of the Bonds, there has been prepared a Preliminary Official Statement, dated the date hereof (the "Preliminary Official Statement"), setting forth, among other things, certain information concerning the Bonds and the County.

(3) As used herein, "Permitted Omissions" shall mean the offering price(s), interest rate(s), selling compensation, aggregate principal amount, principal amount per maturity, delivery dates, ratings, the identity of the underwriter (if any) and other terms of the Bonds and any underlying obligations depending on such matters, all with respect to the Bonds and any underlying obligations.

(4) The Preliminary Official Statement is, except for the Permitted Omissions, final as of its date, and the information therein is accurate and complete except for the Permitted Omissions.

(5) If, at any time prior to the approval of the winning bid for the sale of the Bonds, any event occurs as a result of which the Preliminary Official Statement might include an untrue statement of material fact or omit to state any material fact necessary to make the statement therein, in light of the circumstances under which they were made, not misleading, the County shall promptly notify the Underwriter thereof.

(6) The County is not in default and has not been in default at any time, as to principal or interest, with respect to any obligation issued by the County or any successor of the County.

