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T. Hampton FEB 15 2006

## TRANSMITTAL LETTER

Department of State Division of Corporations P.O. Box 6327 Taliahassee, FL 32314 Enclosed is an original and one (1) copy of the Declaration of Trust and a check for: FEES: \$350.00 Declaration of Trust **OPTIONAL:** Certified Copy 8.75 5. Zaklama 2734 Kennedy Blvd. Jersey City, NJ. 07306



January 26, 2006

SYLVIA ZAKLAMA 2734 KENNEDY BLVD JERSEY CITY, NJ 07306

SUBJECT: THE COPTIC CHRISTIAN IRREVOCABLE TRUST

Ref. Number: W06000004049

We have received your document for THE COPTIC CHRISTIAN IRREVOCABLE TRUST and your check(s) totaling \$358.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

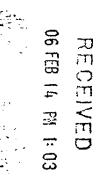
You must include a copy of the declaration of trust paperwork along the affidavit ro file the trust.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6855.

Tammy Hampton Document Specialist New Filing Section

Letter Number: 506A00005754



# AFFIDAVIT TO THE FLORIDA SECRETARY OF STATE TO FILE OR QUALIFY

The Coptic Christian Irrevocable Trust

	A FLORIDA	Trust	4 An RY CE SEE, F
Common Law Declaration Trustees of The Coptic Copti	on 609.02 of the Florida ons of Trust, the undersig Christian Irrevocable Tru Name of Trust)	gned, The Chairman of	the Board of
Florida (State)	Trust hereby affirm	ns in Order to file or qu	alify
The Coptic Christian Irr (Name of Trust)	evocable Trsut	, in the State	of Florida.
1.Two or more persons a	are named in the Trust.		
2.The Principal address	is 6795 S.W. 98 Street, 1	Pinecrest, FL. 33156	
0	nd street address in the S 795 S.W. 98 Street, Pine		
service of process for the	gistered agent: having be the above named Declara ccept the appointment as	ation of Trust at the pl	lace designated in
(Signatur	e of Registered Agent)	.*	
	ned is a true and correct of oposes to conduct its bus		of Trust under
NOTARY Sworn to I Su theo I kth day	Sylv Name: Sylv Chairman of May 2005	ia Zaklama of the Board Trustees	iling Fee: \$350.00
NOTARY PUB MY COMMISSION	O GATEWOOD  JC OF NEW JERSEY JEXPIRES: 02/22/2001 NO. 27338 3/12/06	Certified Copy	: \$ 8.75 (optional)

CR2E063(3/00)

Esnat Zaklama 2734 Kennedy Boulevard Jersey C ity, NJ. 07306 T: 201-433-9895. F: 201-433-9896

FORM 60-8/F465

### **Declaration of Coptic Christian Irrevocable Trust**

This Declaration of "Coptic Christian Irrevocable Trubetween:	ıst" is made this <u>19<sup>th</sup></u>	_ day of	November, 2006,
Esmat Zaklama and Sylvia Zaklama			<u>.</u>
hereinafter called the trustors; and Sylvia Zaklama			

hereinafter called the trustee; As an alternative trustee, Esmat Zaklama will her successor upon her death; followed by the three children, in order after her death, John Zaklama, Anthony Zaklama and Nardeen Marie Zaklama as perspective successors.

#### FIRST

The Trustors hereby assign, convey and give to the trustee, in trust, the following:

- A). Insurances Policies owned by Coptic Christian Irrevocable Trust:
  - William Penn Life Insurance, for Esmat Zaklama. Policy No. 0700019403, dated June 28, 1997
  - 2. Equitable Life Insurance, for Esmat Zaklama. Policy No. 152318938, Dated:6/28/2002
  - Equitable Life Insurance, for Eesmat Zaklama. Policy No.152312976, Dated: 6/28/2002
  - 4. Equitable Life Insurance, for Esmat Zaklama. Policy No. 154204057, Dated: May6,2004
  - Equitable Life Insurance, for Esmat Zaklama. Policy No. 153228875, Dated: 12/22/ 2003
  - 6. Ali State Insurance, for Esmat Zaklama. Policy No. 82AB5H8162, Dated: 12/22/2003
  - All State Insurance, for Esmat Zaklama. Policy No. 82-AP6V3883, Dated: 8/9/1999
  - 8. People's Benefit Life Insurance Co., for Esmat Zaklama. Policy No. STT0201066 and TTT000295, Dated: 4/1/2001.
  - 9. People's Life Insurance Co, for Esmat Zaklama. Policy No. SK18383, Dated: 2/20/2002
  - 10. Mutual of Omaha, for Esmat Zaklama. Policy Id. No. DR-7860681
  - Conseco Direct Life Insurance, for Esmat Zaklama. Account No. RP24976657, Dated: 12/21/2000
  - Conseco Direct Life Insurance, For Esmat Zaklama. Account No. TL25729655, Dated:
     4/1/2001
  - 13. Equitable Life Insurance, for John E. Zaklama. Policy No.48205486, 01/28/1998
  - Equitable Life Insurance, for Anthony E. Zaklama, Policy No. 48205482, Dated: 1/28/1998
  - Equitable Life Insurance, for Nardeen Marie Zaklama. Police No. 48205484, Dated: 1/28/1998.

 Equatable Life Insurance, for Nardeen Marie Zaklama. Policy No 101001292, Dated: February 8, 2001.

#### SECOND

The Trustee shall receive and hold said property, together with any additions thereto, in trust for the use and benefit of:

- John Esmat Zaklama (1/3 Shares)
- 2. Anthony Esmat Zaklama (1/3 Shares)
- Nardeen Marie Zaklama (1/3 Shares)

#### THIRD

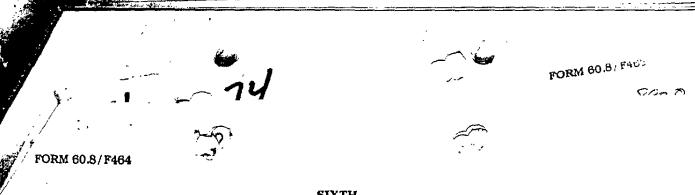
Upon death of the insured, this irrevocable trust, who owns these real estate properties and these insurance policies will distribute the equities in the properties and the death benefit proceeds equally according to the designated beneficiaries

#### FOURTH

This trust shall be irrevocable and unamendable. We are aware of the consequences of establishing an irrevocable trust and hereby affirm that the trust created by this agreement shall be irrevocable by us or by any other person, it being our intention to make to the beneficiary/ beneficiaciaries named herein an absolute gift of the property described in paragraph ONE above, with income therefrom reserved to us, or the survivor of us, for his or here lifetime.

#### FIFTH

This agreement and the trust created hereby shall be administered, managed, governed and regulated in all respects according to applicable statutes of the State New Jerson. Flore DA.



#### SIXTH

The Trustee, in addition to all other powers granted by this agreement and by law, shall have the following additional powers with respect to the trust, to be exercised from time to time at the Trustee's discretion:

#### Management of the Trust

To invest and reinvest, lease, rent, mortgage, insure, repair, improve or sell any of the real and personal property of the trust as he or she may deem advisable.

#### Business Interests

To sell or otherwise liquidate, or to continue to operate at his or her discretion, any corporation, partnership or other business interest which may be received by the trust.

#### Mortgages, Pledges and Deeds of Trust

To enforce any and all mortgages, pledges and deeds of trust held by the trust and to purchase at any sale thereunder this such real estate or personal property subject to any mortgage, pledge or deed of trust.

#### Litigation

To initiate or defend, at his or her discretion, any litigation affecting the trust.

#### Attorneys, Advisors and Agents

To employ and to pay from the trust reasonable compensation to such attorneys, accountants, brokers, and investment. tax and other advisors as he or she shall deem advisable.

#### Adjustment of Claims

To submit to arbitration, to compromise or to release or otherwise adjust, with or without compensation, any and and claims affecting the trust estate.

#### SEVENTH

No bond for the faithful performance of duties shall be required of any Trustee appointed under this agreement.

#### EIGHTH

The Trustee shall receive reasonable compensation for the services performed by him or her, but such compensation small not exceed the amount customarily received by corporate fiduciaries in the area for like services.

#### NINTH

No Trustee of the trust created by this agreement shall at any time be held liable for any action or default of himself or herself, or of his or her agent, or of any other person in connection with the administration and management of this trust unless caused by his or her own gross negligence or by commission of a willful act of breach of trust.

#### TENTH

The Trustee, by joining in the execution of this agreement, hereby signifies his or her acceptance of this trust.

#### **ELEVENTH**

The Trustee shall have sole authority to determine what shall be defined as income and what shall be defined as principal of the trust established by this agreement, and to determine which costs, taxes and other expenses shall be paid out of income and which shall be paid out of income and which shall be paid out of principal.

#### TWELFTH

In the event that any portion of this trust agreement or the trust created hereby shall be held illegal, invalid or otherwise inoperative, it is our intention that all of the other provisions hereof shall continue to be fully effective and operative was is possible and reasonable.

INWITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

CERTIFICATE OF NOTARY )
STATE OF NOTARY )
SS:

On this day of 1000 before me personally came and appeared and executed the foregoing instrument, and known, and to me, to be the individuals described in and who executed the foregoing instrument, and who duly acknowledged to me that they executed same for purpose therein contained. IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires 1/31/08

De Kart PUBLIC LUITORES

