

DOB000000003

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐

PICK-UP

☐

WAIT

☐

MAIL

(Business Entity Name)

(Document Number)

Certified Copies \_\_\_\_\_

Certificates of Status \_\_\_\_\_

Special Instructions to Filing Officer:

Office Use Only



100063856441

01/23/06--01015--012 \*\*358.75

CLERK OF SUPERIOR COURT  
TALLAHASSEE, FLORIDA

2006 FEB 14 AM 8:33

FILED

406-4049

T. Hampton FEB 15 2006

### TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

SUBJECT: Declaration of Trust

Enclosed is an original and one (1) copy of the Declaration of Trust and a check for:

**FEES:**

Declaration of Trust

\$350.00

**OPTIONAL:**

Certified Copy

\$ 8.75

S. Zaklana  
2734 Kennedy Blvd.  
Jersey City, NJ. 07306

FROM: SYLVIA ZAKLANA  
Name (Printed or typed)

2734 KENNEDY Blvd  
Address

Jersey City, N.J. 07306  
City, State & Zip

(201) 433-9895 / 201-245-6405  
Daytime Telephone number



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

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 to 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

RECEIVED

06 FEB 14 PM 1:03

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

The Coptic Christian Irrevocable Trust

A FLORIDA Trust

In accordance with Section 609.02 of the Florida Statutes, Pertaining to  
Common Law Declarations of Trust, the undersigned, The Chairman of the Board of  
Trustees of The Coptic Christian Irrevocable Trust, a  
(Name of Trust)

Florida Trust hereby affirms in Order to file or qualify  
(State)

The Coptic Christian Irrevocable Trust, in the State of Florida.  
(Name of Trust)

1. Two or more persons are named in the Trust.

2. The Principal address is 6795 S.W. 98 Street, Pinecrest, FL. 33156

3. The registered agent and street address in the State of Florida is:  
Ashraf Fahmy, 6795 S.W. 98 Street, Pinecrest, FL. 33156

4. Acceptance by the registered agent: having been named as registered agent to accept  
service of process for the above named Declaration of Trust at the place designated in  
this affidavit, I hereby accept the appointment as registered agent and agree to act in this  
capacity.

  
(Signature of Registered Agent)

5. I certify that the attached is a true and correct copy of the Declaration of Trust under  
which the association proposes to conduct its business in Florida.

NOTARY

*Sworn to & Subscribed  
this 14th day of Nov. 2005*

**JENNY JO GATEWOOD**  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES: 02/22/2006  
I.D. NO. 27338

Sylvia Zaklana  
Name: Sylvia Zaklana  
Chairman of the Board Trustees

Filing Fee: \$350.00

Certified Copy: \$ 8.75 (optional)

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

2006 FEB 14 AM 8:33

FILED

Esmat Zaklama  
2734 Kennedy Boulevard  
Jersey City, 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 Trust" is made this 19<sup>th</sup> day of November, 2006, between:

Esmat Zaklama and Sylvia Zaklama

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:**

1. 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
3. Equitable Life Insurance, for Esmat Zaklama. Policy No. 152312976, Dated: 6/28/2002
4. Equitable Life Insurance, for Esmat Zaklama. Policy No. 154204057, Dated: May 6, 2004
5. Equitable Life Insurance, for Esmat Zaklama. Policy No. 153228875, Dated: 12/22/ 2003
6. All State Insurance, for Esmat Zaklama. Policy No. 82AB5H8162, Dated: 12/22/2003
7. 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
11. Consecro Direct Life Insurance, for Esmat Zaklama. Account No. RP24976657, Dated: 12/21/2000
12. Consecro 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
14. Equitable Life Insurance, for Anthony E. Zaklama. Policy No. 48205482, Dated: 1/28/1998
15. Equitable Life Insurance, for Nardeen Marie Zaklama. Policy No. 48205484, Dated: 1/28/1998.

16. 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:

1. John Esmat Zaklama (1/3 Shares)
2. Anthony Esmat Zaklama (1/3 Shares)
3. 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 Jersey~~ FLORIDA

**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 any 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 all 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 shall 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 *items* as is possible and reasonable.

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

*[Signature]*  
Trustor  
*[Signature]*  
Trustor  
*[Signature]*  
Trustor

\*\*\*\*\*

CERTIFICATE OF NOTARY )

STATE OF *New Jersey* )

SS: )

On this *11th* day of *February* *2006*, before me personally came and appeared *Esmat A. Zaklana* and *[Signature]* and executed the foregoing instrument, and *[Signature]* 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 *7/31/08*

*[Signature]*  
NOTARY PUBLIC

