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en: c DW

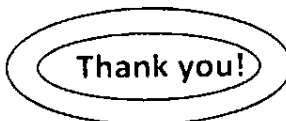
Name:	KARMA AUTO TRUST
Document #:	
Order #:	11432639

Certified Copy of Arts & Amend:	<input type="checkbox"/>		
Plain Copy:	<input type="checkbox"/>		
Certificate of Good Standing:	<input type="checkbox"/>		
	<input type="checkbox"/>		
Apostille/Notarial Certification:	<input type="checkbox"/>	Country of Destination:	
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Amount: \$ 358.75



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

KARMA AUTO TRUST

A STATUTORY 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 KARMA AUTO TRUST, a

DELAWARE (Name of Trust)

Trust hereby affirms in order to file or qualify

(State)

KARMA AUTO TRUST, in the State of Florida.

(Name of Trust)

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

2. The principal address is 9950 JERONIMO ROAD, IRVINE, CA 92618

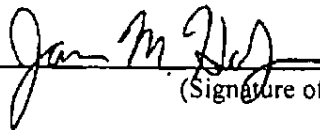
3. The registered agent and street address in the State of Florida is:
C T Corporation System

1200 South Pine Island Road, Plantation, Florida 33324

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.

James M. Halpin

Assistant Secretary



(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.

Name:

Chairman of the Board of Trustees

NOTARY

Filing Fee: \$350.00

Certified Copy: \$ 8.75 (optional)

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Orange

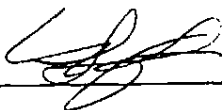
On Feb. 21, 2019 before me, Lesley L. Ning, Notary Public
(insert name and title of the officer)

personally appeared John S. Wilson
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

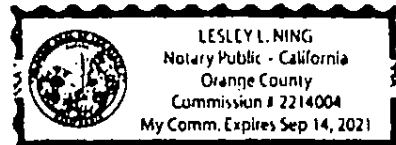
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



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19 FEB 21 10:00 AM
CLERK OF SUPERIOR COURT
ORANGE COUNTY, CALIF.

Delaware

The First State

Page 1

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED ARE TRUE AND CORRECT COPIES OF ALL DOCUMENTS ON FILE OF "KARMA AUTO TRUST" AS RECEIVED AND FILED IN THIS OFFICE.

THE FOLLOWING DOCUMENTS HAVE BEEN CERTIFIED:

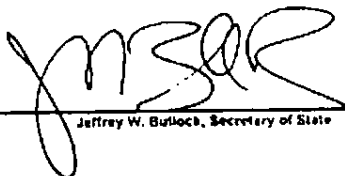
CERTIFICATE OF STATUTORY TRUST REGISTRATION, FILED THE FIRST DAY OF FEBRUARY, A.D. 2018, AT 9:56 O'CLOCK A.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE AFORESAID CERTIFICATES ARE THE ONLY CERTIFICATES ON RECORD OF THE AFORESAID STATUTORY TRUST, "KARMA AUTO TRUST".

FILED
19 FEB 21 AM 10:00
SECRETARY OF STATE

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Jeffrey W. Bullock, Secretary of State

CERTIFICATE OF TRUST OF KARMA AUTO TRUST


This Certificate of Trust of Karma Auto Trust (the "Trust"), dated as of February 1, 2018 (the "Certificate of Trust"), is being duly executed and filed by the undersigned, as Trustees, to form a statutory trust under the Delaware Statutory Trust Act (12 Del. C. § 3801 et seq.) (the "Act").

1. Name. The name of the statutory trust formed hereby is Karma Auto Trust.
2. Delaware Trustee. The name and business address of the Trustee of the Trust in the State of Delaware is Wilmington Trust, National Association, Rodney Square North, 1100 North Market Street, Wilmington, DE 19890, Attention: Corporate Trust Administration.
3. Duly Authorized. The Trustee is duly authorized to sign this Certificate of Trust.
4. Series. Pursuant to Section 3806(b)(2) of the Act, the Trust shall issue one or more series of beneficial interests having the rights and preferences set forth in the governing instrument of the Trust, as the same may be amended from time to time (each a "Series"). Separate and distinct records shall be maintained (directly or indirectly, including through a nominee or otherwise) for each Series, and the assets of each Series shall be held and accounted for separately from the assets of the Trust generally or any other Series.
5. Notice of Limitation of Liabilities of each Series. Pursuant to Section 3804(a) of the Act, there shall be a limitation on liabilities of each Series such that (a) the debts, liabilities, obligations and expenses incurred, contracted for or otherwise existing with respect to a particular Series shall be enforceable against the assets of such Series only, and not against the assets of the Trust generally or the assets of any other Series thereof and (b) none of the debts, liabilities, obligations and expenses incurred, contracted for or otherwise existing with respect to the Trust generally or any other Series thereof shall be enforceable against the assets of such Series.
6. Effective Date. This Certificate of Trust shall be effective on upon filing.
7. Power of Attorney. Innovate Loan Servicing Corporation ("Innovate") has been designated by the Trust as the true and lawful attorney-in-fact for and on behalf of the Trust, with full power and authority to perform any and all acts related to managing, servicing, administering and collecting any part of the corpus of the Trust and is authorized and empowered to execute and deliver, on behalf and in the name of the Trust, any and all instruments, certificates or other documents relating thereto. Innovate also has the right, power and authority to designate in writing other persons and entities ("Innovate Designees") as true and lawful attorneys-in-fact for and on behalf of the Trust to do anything that Innovate has the power to do under this paragraph. Without limiting the generality of the foregoing, Innovate or any Innovate Designee is hereby authorized and empowered by the Trust to execute and deliver, on behalf of the Trust, any and all applications for certificates of title or duplicates of such certificates in the name of the Trust, any and all applications for registrations of vehicles and/or license plates, any and all applications for transfers of certificates of title or registrations for vehicles and/or license plates,

and any and all other instruments, certificates or other documents which Innovate or an Innovate Designee deems necessary or advisable to record, hold or release title to and/or registration of motor vehicles in the name of the Trust. A photocopy or original of this Certificate of Trust shall have the same effect as an original, manually signed and acknowledged Power of Attorney.

IN WITNESS WHEREOF, the undersigned, being all of the Trustees of the Trust, have duly executed this Certificate of Trust as of the date first above written in accordance with the Act.

**WILMINGTON TRUST, NATIONAL
ASSOCIATION**, not in its individual
capacity, but solely as Delaware Trustee,
Administrative Trustee and UTI Trustee

By: 
Name: Rachel Simpson
Title: Vice President

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19 FEB 21 AM 10:00
NOTARIAL



STATE OF DELAWARE)
)
COUNTY OF NEW CASTLE _) SS.

On this 30 day of January, 2018, before me personally appeared Rachel Simpson, who acknowledged himself or herself to be an officer of Wilmington Trust, National Association, and that he or she, as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained as the free act and deed of Wilmington Trust, National Association, and as his or her free act and deed as an officer of Wilmington Trust, National Association.

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

Notary Public Christina Bader
My commission expires: _____



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19 FEB 21 AM 11:07
STAMPED