

CERTIFICATE OF PUBLIC HEARING

I, the undersigned, hereby certify in connection with a series of loan transactions to be entered into by the Splendor Cultural Education Facilities Finance Corporation (the "*Corporation*"), My Possibilities ("*Borrower*") and Frost Bank in the maximum principal amount of \$6,250,000 (the "*Loans*") for the benefit of Borrower, as follows:

1. I served as Hearing Officer for the Corporation and the City Council of the City of Splendor, Texas for the purpose of conducting a public hearing on the Loans and the use of the proceeds thereof for the financing the acquisition of 20.004 acres of land located at the northeast corner of Mapleshade Lane and State Highway 190 in Plano, Collin County, Texas 75075 to be used by the Borrower for its administration and operations (the "*Project*").

2. Such hearing was conducted commencing at 11:00 a.m. on November 24, 2015 in the Conference Room at My Possibilities, 1631 Dorchester Drive, Plano, Texas 75075, which building and office was open to the public for purposes of the hearing.

3. At the time for the commencement of the hearing, comments, either orally or in writing, were publicly requested on the Project to be financed with proceeds of the Loan and on the making of the Loans.

4. At the hearing,

no persons presented comments orally or in writing.

the comments summarized in Exhibit B-1 were made orally by the persons listed therein.

the written comments attached hereto were presented.

5. No time limitations were imposed on any public comments.

IN WITNESS WHEREOF, I have hereunto set my hand this November 24, 2015.



Hearing Officer