

SOUTHERN TRUST COMPANY, INC.

(Beneficiary)

Pursuant to the authority vested in me as Chairman of the Virgin Islands Economic Development Commission ("Commission") by V.I. CODE ANN. tit. 29, §§ 701-726 and in the name of the Government of the Virgin Islands of the United States, I do hereby issue this certificate to Southern Trust Company, Inc. ("Beneficiary") whose application for Economic Development Benefits was accepted by the Chief Executive Officer of the Economic Development Authority on October 25, 2012. The Commission finds that the Beneficiary is an eligible new Beneficiary pursuant to the Commission's Rules and Regulations ("V.I.R.R.") 715-3(b). The grant of benefits hereinafter described is for the Beneficiary or any successors approved by the Commission to conduct the operation of a Category IIA designated service business providing extensive DNA database and to develop a data-mining platform for the database to be available through the Internet. The Beneficiary's services include the development of financial and biomedical informatics. Information will be kept on servers located in the U.S. Virgin Islands. All of the Beneficiary's clients will be located outside the U.S. Virgin Islands.

This certificate is subject to the acceptance of and full compliance by the Beneficiary with all the following general, standard, and special conditions, and the timely performance and observance of the same by the Beneficiary:

I. The Beneficiary shall invest in this business in the Virgin Islands of the United States not less than the amount of Four Hundred Thousand Dollars (\$400,000.00) in the benefited business upon commencement of benefits and completing one (1) year thereafter.

II. The Beneficiary will employ a minimum of five (5) full-time employees within one year from the date the Chairman signs its Certificate, and an additional five (5) full-time employees by the end of the sixth (6th) year of operation. The Beneficiary was granted a 50% resident employment waiver for the first five (5) years of operation and to require the following: The Beneficiary will contribute Two Thousand Five