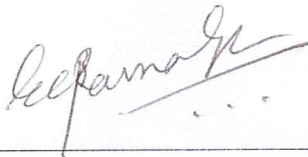


# Acceptance of Southeastern Michigan NAIC Model Club Partnership Agreement Provisions

As of this date, I have reviewed and agree to abide by and uphold the provisions of the Partnership Agreement of the Southeastern Michigan NAIC Model Club, Revision 5, dated May 21, 2011. This partnership agreement is posted on the Club "Bivio" website for review at all times by the partners.

CHIDAMBARAM GANAPATHI (RAM)

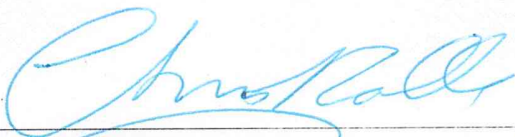
Print Name



3/21/2015

Signature

Date



3/21/2015

Club Officer Witness

Date