



Celina Dilbert

AA, Dip(ITM), Retired TEP

P.O. Box 2056
Grand Cayman KY1-1105
Cayman Islands
Phone: (345) 945-2323
Cell: (345) 916-1965
dilbertcelina@hotmail.com

I, Judith A. Patrick, confirm that these are the true and correct copies of the original certificates and diplomas which were presented to me:

Long Island University - Associate of Arts Degree, dated 17 June 1974
STEP Diploma in International Trust Management, dated 6 January 2009
STEP Membership "TEP" dated 28th March 2009
C.I. Chamber of Commerce - Understanding Financials, 25 November 2008
STEP "Trust Administration & Accounts, dated 14 January 2005
STEP 'Advance Certificate Company Law & Practie' dated 25 March 2003
STEP 'The Foundation Cert. in International Trust Mgt' dated 21 March 2003
C.I. Community College "Introduction to Excel" dated 23 April 2003
C.I. Community College "Principles of Management Accting" dated 08 July 2003
C.I. Community College 'Intro. To Trust & Company Accts' dated 19 Dec. 2002
STEP 'Advanced Cert. Trust Creation, Law & Practice' dated 27 Sept. 2002
C.I. Community College 'Intro to Access' date 6th June 2002
C.I. Bankers' Assoc. 'Anti Money laundering Seminar' dated 1 Nov. 2000
C.I. Bankers' Assoc. 'Introduction to Private Trusts' dated 6 Dec. 2000
C.I. Chamber of Commerce 'Time Management: It's Now or Never'
Kaset Int's 'Achieving Extra Cust. Relations Skills & Strategies dated 14 Mar 1995
BA Trust & Banking, "Self Management-The Art of Achievement' dated Feb 1991
Dynamic Resource Development 'Cust service & Sales Training' dated 20 Oct 1989
Barbados Institute of Mgt & Productivity 'Book-Keeping Accts. (Basic) May 1985
Baruch College, N.Y. 'Personnel & Manpower of Mgt.' dated March 1977

Judith A Patrick,
a Notary Public in and for the Cayman Islands

WORK EXPERIENCE

PROFESSIONAL EXPERIENCE

ANSBACHER (CAYMAN) LIMITED

2004-2005

During my brief tenure with this organization as Assistant Fiduciary Officer I was exposed to many new and eventful challenges. In the aftermath of Hurricane Ivan Ansbacher reorganized and restructured its fiduciary services and was subsequently merged with the law firm Appleby Spurling Hunter. As a result of this restructuring many positions were made redundant. I feel fortunate to have had the opportunity to work with a group of highly professional individuals.

Cayman National Trust Company

1998-2002

As Trust Officer, I administered a wide variety of Trust and Company accounts (approx. 190). My responsibilities entailed preparing fee reports, filing and paying Annual Returns, random reviewing of accounts, reviewing Financial Statements, meeting with clients, opening and operating Bank Accounts, updating registers, reconciling third party accounts, preparing Minutes and completing due diligence.

Bank of Butterfield Int'l (Cayman) Limited

1993-1998

Trust Officer responsible for an assorted portfolio of Trust and Company accounts (approx. 150). Duties encompassed; preparing annual reviews and reports, ensuring companies are kept in good standing with Registrar, fee collection, obtain information and updating records, acting as intermediary between clients and financial advisors, set-up of new Trust and Company accounts and drafting Directors' and Shareholders' minutes.

Bank of America Trust and Banking Corp. (Cayman) Ltd.

1993-1998

Trust Officer responsible for an assorted portfolio of Trust and Company accounts (approx.150). Duties encompassed; preparing annual reviews and reports, ensuring companies are kept in good standing with Registrar, fee collection, obtain information and updating records, acting as intermediary between clients and financial advisors, set-up of new Trust and Company accounts and drafting Director's and shareholder's minutes.

Bank of America Trust and Banking Corp. (Cayman) Ltd.

1984-1993

As Assistant Trust Officer I worked under the directions of a Senior Trust Officer in managing and administering company, trust and banking accounts (approx.75). Performed tasks such as, Annual Reviews, Third Party Reconciliation, liaising with other BofA offices worldwide, incorporating companies, Set-up new Trusts, Management and Government fee collection, written and verbal communication with clients.

Cayman Islands Government

1982-1983

Assist Principal Secretary and Member of Legislative Assembly in the Portfolio of Communication and Public Words with general office administration.

U.S. Navy Resale System

Summer 1976

This was a summer position in Brooklyn, New York. Under the general supervision of higher grade buyer; assisted in formulating recommending administering methods and procedures for the selection of goods and merchandise for sale at Navy Exchanges worldwide.

Gimbels Department Store

1975-1977

While attending college I worked part time in the evenings at this large Department Store in New York. My job entailed assisting the merchandise manager in communicating, collecting and distributing information to the various merchant buyers.

Teachers Retirement System

Summer 1975

This was a summer position in New York. Assist upper management in redesign of work procedures, systems and forms.

DIPLOMAS / DEGREES

LONG ISLAND UNIVERSITY
RICHARD L. CONOLLY COLLEGE

To all persons who read these presents, greeting
Celina E. Smith

having fulfilled the requirements,
the Trustees of Long Island University grant the degree of
ASSOCIATE IN ARTS

In Testimony Whereof, we have signed this diploma
and affixed to it the seal of the University

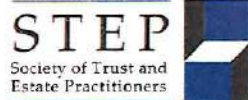
Given from the academic halls in the State of New York
on the seventh day of June, in the year of our Lord,
nineteen hundred and seventy-four.



Albert Bush Brown
CHANCELLOR

Fester L. Brookman
PRESIDENT

Edward A. Clark
DEAN



This is to certify that

Celina Dilbert

Having satisfied the examiners is duly awarded

***The Diploma in
International Trust Management
of the Society of Trust and Estate Practitioners***

Signed this 6th day of January 2009

by

A handwritten signature in cursive script, appearing to read "Rosemary".

Rosemary Marr, Chairman

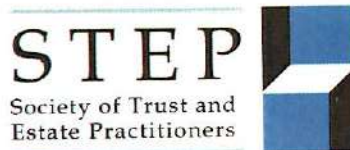
A handwritten signature in cursive script, appearing to read "David Harvey".

David Harvey, Secretary



CLT INTERNATIONAL


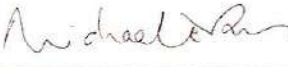




This is to certify that

Celina Dilbert

has satisfied the requirements for membership of the Society and is accordingly duly registered as a member and entitled to use the letters TEP and be described as a Registered Trust and Estate Practitioner

Signed this *28th* day of *March 2009* by  & 

Rosemary Marr
CHAIRMAN

Michael Evans
SECRETARY

MEMBERSHIP NO. **11051**

This certificate is issued subject to the Memorandum and Articles of Association of the Society (as amended from time to time)

CERTIFICATES OF ACHIEVEMENTS

CERTIFICATE OF ACHIEVEMENT



Celina Dilbert

has successfully completed

Understanding Financial Statements

This programme is offered by the Cayman Islands Chamber of Commerce in
conjunction with

Morris Cottingham & Company - 24 & 25 November 2008

to help professional organisations integrate higher productivity with
their most valuable asset: Their People.


Course Instructor



STEP

This is to certify that

Celina Dilbert

Having satisfied the examiners is duly awarded

***The Advanced Certificate in
Trust Administration and Accounts
of the Society of Trust and Estate Practitioners***

Signed this 14th day of January 2005

by

Clare Colacicchi

Keith Leathers

Clare Colacicchi, Chairman

Keith Leathers, Secretary



STEP

This is to certify that

Celina Dilbert


Having satisfied the examiners is duly awarded

***The Advanced Certificate in
Company Law and Practice***

of the Society of Trust and Estate Practitioners

*Signed this day of
25 March 2003*

by

Clare Colacicchi 

Clare Colacicchi, Chairman

Ingrid King, Secretary



STEP

This is to certify that

Celina Dilbert

Having satisfied the examiners is duly awarded

***The Foundation Certificate in
International Trust Management
of the Society of Trust and Estate Practitioners***

*Signed this day of
21 March 2003*

by



Clare Colacict, Chairman



Ingrid King, Secretary

Community College of the Cayman Islands



Certificate of Achievement

This is to Certify that
Celina Dilbert
satisfactorily completed
a 7 weeks course
in Introduction to Excel
held February 27th

23-Apr-03

Date



President

Community College of the Cayman Islands

Grade Report: July 2003

Programme: Certificate in Offshore Administra
Department: Professional and Vocational Studies
Student: Celina E Dilbert

Summer Semester

Course Code	Course Title	Final Grade	GP
CMP 107	Principles of Management Accounting	B-	3.00

Overall GPA 3.00

A	Outstanding	4.0
B+	Very Good	3.5
B	Good	3.25
B-	Above Average	3.0
C+	Satisfactory	2.5
C	Average	2.25
C-	Below Average	2.0
D	Unsatisfactory	1.0
F	Fail	0

Tuesday, July 08, 2003

Community College of the Cayman Islands

Grade Report: Fall 2002

Programme: **Certificate in Offshore Administration**
Department: **Professional and Vocational Studies**
Student: **Celina E Dilbert**

2002 Fall Semester

<u>Course Code</u>	<u>Course Title</u>	<u>Final Grade</u>	<u>GP</u>
COA 101	Intro. To the Trust & Company Accounts	B	3.25

Overall GPA: 3.25

A	Outstanding	4.0
B+	Very Good	3.5
B	Good	3.25
B-	Above Average	3.0
C+	Satisfactory	2.5
C	Average	2.25
C-	Below Average	2.0
D	Unsatisfactory	1.0
F	Fail	0

Thursday, December 19, 2002

Provisional Community College of the Cayman Islands grades subject to IFS moderation.



S T E P

This is to certify that

Celina Dilbert

Having satisfied the examiners is duly awarded

***The Advanced Certificate in
Trust Creation, Law & Practice***

of the Society of Trust and Estate Practitioners

*Signed this day of
27 September 2002*

by

Colin Sharp, Chairman

Ingrid King, Secretary



The Cayman Islands Bankers' Association

recognizes

Celina Dilbert

for successfully completing
a half-day seminar in

Anti-Money Laundering

On behalf of CIBA's Executive Committee

Instructor

1 November, 2000



The Cayman Islands Bankers' Association

recognizes

Celina Dilbert

for successfully completing the
13-week course of study required in the
Introduction to Private Trusts

On behalf of CIBA's Executive Committee

Instructor

6 December, 2000

Community College of the Cayman Islands



Certificate of Achievement

This is to Certify that

Celina Dilbert

has successfully completed

a 1 day course in

Introduction to Access 2000

held on June 6th, 2002

June 2002

Date

A handwritten signature in black ink, appearing to read 'A. Dilbert', is written over a horizontal line.

President

CERTIFICATE OF ACHIEVEMENT



CELINA DILBERT

has successfully completed

TIME MANAGEMENT: IT'S NOW OR NEVER

This programme is offered by the Cayman Islands Chamber of Commerce in
conjunction with

DYNAMIC RESOURCE DEVELOPMENT INC.

to help professional organisations integrate higher productivity with
their most valuable asset: Their People.


Course Instructor

Certificate of Completion

This is to certify that

Celina Dilbert

has successfully completed the Kaset International program
**Achieving Extraordinary Customer Relations
Skills and Strategies**

at

Bank of Butterfield International (Cayman) Ltd.

14th March 1995

Date

S. Dwyer Martha Judd
Facilitator

Kaset
INTERNATIONAL

CERTIFICATE OF ACHIEVEMENT

* * WORKING PART I * *

INTERPERSONAL SKILLS FOR EMPLOYEES

This certifies that

* * CELINA DILBERT (BANKAMERICA TRUST & BANKING) * *

has successfully completed

Self Management - The Art of Achievement

Date February 1991

Signature Jan Golden

CERTIFICATE OF ACHIEVEMENT

CELINA DILBERT (TRUST ADMINISTRATOR)

BANKAMERICA TRUST & BANKING CORP. (CAYMAN) LTD.

has successfully completed

**** CUSTOMER SERVICE AND SALES TRAINING ****

This program is offered by Dynamic Resource Development, Inc., to help professional organizations integrate higher productivity with their most valuable resource: *their people.*



20th October 1989

Date


DYNAMIC
RESOURCE
DEVELOPMENT, INC.



BIMAP

BARBADOS INSTITUTE OF MANAGEMENT AND PRODUCTIVITY

This is to certify that

CELINA E. DILBERT

has successfully completed the in- Company Course

Book-Keeping & Accounts (Basic)

Grade B

From MAY 13, 1985 to MAY 24, 1985

L.A. Chase
Director of Training

R.W. Gilbey
Executive Trustee

Date MAY 27, 1985

THE BERNARD M. BARUCH COLLEGE

OF

THE CITY UNIVERSITY OF NEW YORK

17 LEXINGTON AVENUE
NEW YORK, N.Y. 10010

TRANSCRIPT OF RECORD FOR: STUDENT

Name DILBERT, CELINA Status NON MATRICULATED
Address 374 LESLIE LANE, UNIONDALE, NY 11553 SOC SEC # 129-42-6967

TERM ENDING	DEPARTMENT	NO.	DESCRIPTION OF COURSE	GRADE	CR.
8/77	MGT	4341	PERSONNEL & MANPOWER OF MANAGEMENT	B	3.0

STUDENT COPY

MAR 24 1982

EXPLANATION OF GRADES: (PARANTHETICAL GRADES WERE IN EFFECT PRIOR TO FALL 1974).
 A-Excellent; B-Good; C-Fair; *D-Lowest passing grade; F-Failure; P-Passed; CR-Credit;
 W(J)-Dropped without penalty; **WF(G)-Dropped and counted as failure; **WU(H)-Dropped because
 of absences and counted as failure; **R-Incomplete-Remedial Course; AUD(NC)-Auditor;
 Z(LG)-No grade submitted by instructor; **ABS(XL)-Absent Final Exam; INC(IL)-Incomplete
 **I/X-Incomplete and absent Final Exam; **PEN(E)-Conditioned; (L-Listener).
***No credit - Graduate level. **Not applicable on Graduate level.**

Honorable dismissal granted on _____ (Honorable Dismissal Refers only to Character)

Degree granted _____

Dropped for Failure to do Satisfactory work _____

Each term is 16 weeks, including one week of exams. Each recitation or lecture is 50 minutes long.

The Summer Session is of eight weeks duration.

This College interposes no objection to entrance elsewhere upon above record.

Joseph H. Mc Kenzie
FOR ASSISTANT REGISTRAR

EDUCATIONAL ALUMNA

SOCIETY OF TRUST AND ESTATE PRACTITIONERS (STEP)

Central Law International & Professional Training
Artillery House (South)
11-19 Artillery Row
London, SW1P 1RT
United Kingdom

Date last attended: September 2009

CAYMAN ISLANDS CHAMBER OF COMMERCE

McDonald Square Fort Street
Box 1000
Grand Cayman KY1-1102
Cayman Islands

Date last attended: November 2008

CAYMAN ISLANDS BANKERS' ASSOCIATION

P.O. Box 676
Grand Cayman KY1-1107
Cayman Islands

Date last attended: November 2000

UNIVERSITY COLLEGE OF THE CAYMAN ISLANDS (UCCI)

P.O. Box 702
Grand Cayman KY1-1107
Cayman Islands

LONG ISLAND UNIVERSITY (LIU)

Zeckddorf Campus, University Plaza
Brooklyn New York 11201

Date last attended: June 1975

THE BERNARD M. BARUCH COLLEGE

17 Lexington Avenue
New York, N.Y. 10010

Date last attended: March 1977

17th July, 2003

TO WHOM IT MAY CONCERN
RE: MRS. CELINA DILBERT

Dear Sirs,

I have had the pleasure of knowing the above mentioned for nearly 30 years now. Mrs. Dilbert is one of those individuals who has been able to blend a working career while being the busy parent who, along with her entrepreneur husband, Cleveland, has raised four sons.

She has been a fiercely loyal and supportive wife and mother, and this in itself speaks to the depth of a character of Mrs. Dilbert. She has been the perfect role model for her children, and she is one of those individuals who sacrifices her personal integrity at no time, regardless of the consequences. In short, she is an honest, hardworking individual who takes great pride in being a good citizen, holding fast to the traditional family values which are the backbone of any stable society.

Yours faithfully,

A handwritten signature in black ink, appearing to read "D. Kurt Tibbetts". The signature is written in a cursive, somewhat stylized font.

D. Kurt Tibbetts, JP

June 3, 2010

To whom it may concern

Dear Sir/Madam

Re: **Celina Dilbert**



KRYS & ASSOCIATES

CAYMAN LTD
GLOBAL KNOWLEDGE • LOCAL PERSPECTIVE

SIMONE TOMKINS
Director

Governors Square, Building 6, 2nd Floor • 23 Lime Tree Bay Avenue
PO Box 31237 • Grand Cayman KY1-1205 • Cayman Islands
Office (345) 947-4700 • Facsimile (345) 946-6728
simone.tomkins@krysandassoc.com

www.krysandassoc.com

I have been asked to provide a reference for Celina Dilbert and it is a great pleasure to be able to do so.

I have known Celina for some 15 years and all that I know of her is good. She is an upstanding citizen of our Islands and is truly community minded. She is also a wonderful wife and mother as well as a kind and caring friend. Celina strives for excellence in everything that she does whether it is personally or professionally. She takes great pride in her work and is always looking to further her qualifications and skills.

If I can furnish you with any further information please do not hesitate to contact me on 345-815-8405.

Yours faithfully,

Simone Tomkins, LLB,TEP, CFE
Attorney at Law
Notary Public

Timothy C.A. Solomon
45 Party Lane, Prospect
P.O. Box 31588
Grand Cayman KY1-1207
CAYMAN ISLANDS

Tele: 345-926-8537

Fax: 345-947-1939

email: tcas@candw.ky

June 10, 2010

To Whom It May Concern:

Dear Sir /Madam;

Re: Mrs. Celina Dilbert

Celina worked as a Trust Officer, under my supervision and tutelage for a period of three years during our employment with Cayman National Trust.

I have found Celina to be a person of high professional standards. She has a pleasant personality, which served to maintain a good rapport with her clients and co-workers. Her persistence, determination and ambition to succeed are some of her strongest attributes. Celina takes great pride in all that she does and is a lady of unquestionable integrity.

It is without hesitation that I give this letter of reference on her behalf.

Should you require further information please feel free to contact me.

Yours faithfully,



Timothy C.A. Solomon

Timothy C.A. Solomon, CIB, TEP, Notary Public

Tele: 345-926-8537 Fax: 345-947-1939 email: tcas@candw.ky



TIMOTHY C.A. SOLOMON

SENIOR ANALYST
FIDUCIARY DIVISION

P.O. BOX 13662
90 E. SHELDEN ROAD, ELIZABETH SQUARE
GRAND CAYMAN KY1-1001
CAYMAN ISLANDS
TEL: (345) 249-7089
WEB: www.cimoney.com.ky

DIRECT TEL: (345) 241-1645
FAX: (345) 948-4230
EMAIL: t.solomon@comoney.com.ky



CELINA IS A MEMBER OF THE CAYMAN NATIONAL CHOIR FOR 35 YEARS



Second Row (Second from left)



C.I. Mission of Seventh Day Adventist	2002	10K	1 st Place Female Division
C.I. Mission of Seventh Day Adventist	2003	10K	1 st Place Female Division.
C.I. Mission of Seventh Day Adventist	2004	10K	1 st Place Female Division.
C.I. Mission of Seventh Day Adventist	2005	10K	2nd Place Female Division
C.I. Mission of Seventh Day Adventist	2007	10K	1 st Place Female Division
C.I. Mission of Seventh Day Adventist	2009	10K	1 st Place Female Division

Mrs. Cayman Pageant	1993	Participant Trophy
Mrs. Cayman Pageant	1993	1 st Runner Up
Ms Glamours Granny	2009	Overall winner
C.I. Cadet Corps	2002	First Annual Half Marathon
C.I. Cadet Corps	2003	Second Annual Half Marathc



CAYMAN ISLANDS CADET CORPS
MARATHON
December 7th, 2002
We are proud to certify that

Celina Dilbert

has completed the half marathon, 13.1 miles, in the Cayman Islands

Finish Time : **3:01:15**

Overall Place : **61 out of 64**

Phillip Hyre
Commandant

Tara Trickett
Race Organiser

Roy Bodden
Minister of Education



Cayman Islands Cadet Corps
MARATHON

This certificate is awarded to

CELINA DILBERT

for completion of the 2nd Annual Cayman Islands Half Marathon

Finish Time

2:38:00

Overall Place

52 out of 60

A handwritten signature in blue ink, appearing to read "Roy Boddie".

Hon. Roy Boddie, JP
Minister of Education, Human Resources & Culture

A handwritten signature in blue ink, appearing to read "Kelly Hidding".

Kesona Kelly
Kelly Hidding Ltd Race Organiser

A handwritten signature in blue ink, appearing to read "Phillip Ho".

Commander Phillip Ho
Cayman Islands Cadet Corps