

EXHIBIT D

PARTICIPATION CERTIFICATE

Pursuant to Section 2.3 of the Interlocal Agreement (the "Interlocal Agreement") dated as of October 1, 2006, by and between the Participants, U.S. Bank National Association, as Custodian, and CRF Financial Group, Inc., as Program Administrator, the undersigned does hereby request that it be admitted as a Participant. By executing this Participation Certificate, the undersigned agrees that, upon the execution by the Program Administrator of this Certificate, it will become subject to the same obligations and shall have the same rights as if it had executed the Interlocal Agreement.

The undersigned hereby certifies that _____ is the duly designated Representative of the undersigned as required by the Interlocal Agreement.

The undersigned hereby certifies that it is a Participant within the meaning of such term, as defined in the Interlocal Agreement, and that the representations set forth in Section 7.1 of the Interlocal Agreement are true and accurate as of the date hereof.

(Name of Participant)

By: _____

Name: _____

Title: _____

PARTICIPANT EXECUTION DATE

Accepted:

CRF FINANCIAL GROUP, INC.

By: _____

Name: _____

Title: _____