

[REDACTED]

[REDACTED]

July 1, 2024

To: Whom it May Concern

Re: Opinion Letter

Dear Sirs:

I am an attorney having practiced law in the State of Alabama for over 36 years.

I am also currently licensed to practice law before the Supreme Court of the United States of America, the United States Court of Appeals for the Fifth Circuit, the United States Court of Appeals for the Eleventh Circuit, the United States Court of International Trade, the United States Tax Court, the United States District Court for the Southern District of Alabama, the United States District Court for the Middle District of Alabama, and the United States District Court for the Northern District of Alabama.

I have been asked to provide an opinion letter concerning the funds being held by Apex Capital Reserve Bank, Inc.

After review of all the relevant documents presented to me it is my opinion that the said funds are clean, clear, free of any levy, and free from any liens or encumbrances.

Also, the funds are of non-criminal origin and were legally made from non-criminal activities

That said funds were made over the course of 30 years through the trade of and are backed by trillions of dollars in gold, coffee and other assets.

That Apex Capital Reserve Bank, Inc. has complied with the Money Laundering Laws of the United States and Sweden.

Sincerely,

[REDACTED]