

The City of Norfolk, Virginia (the "City") is providing the following certificate, so that certain market participants receive and use it for the independent registered municipal advisor exemption to the Municipal Advisor Rule.

CERTIFICATE

The City has retained a registered municipal advisor. The City is represented by and will rely on its municipal advisor, PFM Financial Advisors LLC ("PFM"), to provide advice on any bond issuances or other financial activities from financial services firms concerning the issuance of municipal securities. Financial services firms may rely on the representations in this certificate until this certificate is withdrawn or replaced.

The City has designated PFM to review copies of bond issuance-related proposals or any other financial proposal and/or analysis prepared by financial services firms for presentation to the City and will share with PFM any proposal and/or analysis that it is seriously considering.

Bond issuance-related proposals or any other financial proposals and/or analysis prepared for presentation to the City, as well as required disclosures, should be addressed or emailed to the City of Norfolk at:

Department of Finance
City Hall Building
810 Union Street, Suite 600
Norfolk, Virginia 23510

Attention:

Christine A. Garczynski, Director of Finance (christine.garczynski@norfolk.gov)

As the City's Independent Registered Municipal Advisor (IRMA) Exemption Contact, all required disclosures should be addressed or emailed to PFM at:

PFM Financial Advisors LLC
4350 North Fairfax Drive, Suite 580
Arlington, Virginia 22203-1636

Attention:

Sarah Frey, Director (freys@pfm.com) or
Kristy Choi, Director (choik@pfm.com) or
Katie Pifer, Senior Analyst (piferk@pfm.com)



Christine A. Garczynski
Director of Finance, City of Norfolk, Virginia

Effective as of November 1, 2022