AFFIDAVIT OF IDENTITY

STATE OF IOWA)
) SS:
COUNTY OF POLK)

I, Paul R. Tyler, being duly sworn upon my oath, depose and state as follows:

1. I am a practicing attorney in Des Moines, Polk County, Iowa, and in that capacity have represented various banks located in the State of Iowa, which are owned and controlled by Norwest Corporation, a multi-bank holding company, with its primary office in Minneapolis, Minnesota.

2. I know of my own personal knowledge that on January 1, 1990, each of the following named banks:

Norwest Bank Atlantic, National Association
(located in Atlantic, Iowa)
Norwest Bank Cedar Falls, National Association
(located in Cedar Falls, Iowa)
Norwest Bank Cedar Rapids, National Association
(located in Cedar Rapids, Iowa)
Norwest Bank Denison, National Association
(located in Denison, Iowa)
Norwest Bank Fort Dodge, National Association
(located in Fort Dodge, Iowa)
Norwest Bank Mason City, National Association
(located in Mason City, Iowa)
Norwest Bank Ottumwa, National Association
(located in Ottumwa, Iowa)
Norwest Bank Sioux City, National Association
(located in Sioux City, Iowa)
Norwest Bank Des Moines, National Association
(located in Des Moines, Iowa)

were consolidated with and merged into one single entity which from and after that date will operate under the name and title of:

NORWEST BANK IOWA, NATIONAL ASSOCIATION

3. Attached to this affidavit and made a part hereof is the original official certification of the Office of the Comptroller of the Currency ("OCC"), authorizing the consolidation and name change of such banks as above described, effective as of January 1, 1990.

Paul R. Tyler

Subscribed and sworn to before me, a Notary Public, on this 5th day of February, 1990.

Sharon Bueford
Notary Public in and for
the State of Iowa

NOTARIAL SEAL IOWA
SHARON BUEFORD
MY COMMISSION EXPIRES
7/28/91

WHEN RECORDED, RETURN TO:

Paul R. Tyler
Dickinson Law Firm
1600 Hub Tower, 699 Walnut
Des Moines, IA 50309

FILE No. 309-1823
RECORDING FEE $ 10.00
TRANSFER FEE $

FILED FOR RECORD THE 15 DAY OF February, 1990 AT 10:55 O'CLOCK A. M. BOOK 16 PAGE 141

STATE OF IOWA, DELAWARE COUNTY
Joan Sheppard, Recorder
AFF.

Comptroller of the Currency
Administrator of National Banks

RECEIVED
JAN 2 1990

Midwestern District Office
2345 Grand Avenue, Suite 700
Kansas City, Missouri 64108

January 8, 1990

Mr. Bruce Moland
Vice President and Assistant General Counsel
Norwest Corporation
Sixth and Marquette
Minneapolis, Minnesota 55479-1026

Dear Mr. Moland:

This letter is the official certification of the Office of the Comptroller of the Currency (OCC) for the consolidation of Norwest Bank Atlantic, National Association, Atlantic, Iowa (Charter No. 20443); Norwest Bank Cedar Falls, National Association, Cedar Falls, Iowa (Charter No. 14421); Norwest Bank Cedar Rapids, National Association, Cedar Rapids, Iowa (Charter No. 117); Norwest Bank Denison, National Association, Denison, Iowa (Charter No. 4784); Norwest Bank Fort Dodge, National Association, Fort Dodge, Iowa (Charter No. 2763); Norwest Bank Mason City, National Association, Mason City, Iowa (Charter No. 2574); Norwest Bank Ottumwa, National Association, Ottumwa, Iowa (Charter No. 107); Norwest Bank Sioux City, National Association, Sioux City, Iowa (Charter No. 5022) with and into Norwest Bank Des Moines, National Association, Des Moines, Iowa (Charter No. 2307) and effective as of January 1, 1990, under the charter of Norwest Bank Des Moines, National Association, and under the title of "Norwest Bank Iowa, National Association".

This letter is also the official authorization of the Comptroller of the Currency allowing the receiving institution to operate the presently existing branches and CBCT branches of Norwest Bank Des Moines, National Association; Norwest Bank Cedar Falls, National Association; Norwest Bank Cedar Rapids, National Association; Norwest Bank Fort Dodge, National Association; Norwest Bank Sioux City, National Association, and to establish the following branches:

"Atlantic Office"	600 Chestnut St., Atlantic, IA 50022 Certificate No. 81075A
"Cedar Falls Office"	302 Main St., Cedar Falls, IA 50613 Certificate No. 81076A

"Cedar Rapids Office"	101 3rd Avenue S.W., Cedar Rapids, IA 52406 Certificate No. 81077A
"Denison Office"	1109 West Broadway, Denison, IA 51442 Certificate No. 81078A
"Fort Dodge Office"	822 Central Avenue, Fort Dodge, IA 50501 Certificate No. 81079A
"Mason City Office"	5 North Federal Ave., Mason City, IA 50401 Certificate No. 81080A
"Ottumwa Office"	231 West Second St., Ottumwa, IA 52501 Certificate No. 81081A
"Sioux City Office"	600 Fourth St., Sioux City, IA 51102 Certificate No. 81082A

This letter is also the official OCC certification of the approval of the Comptroller of the Currency given to Norwest Bank Iowa, National Association to increase its common stock to $33,000,000 as of January 1, 1990.

The shareholders' meetings of the respective banks may be finally adjourned.

Sincerely,

Thomas C. McAllister

Thomas C. McAllister
Director for Analysis
Midwestern District

Charter No. 2307