A F F I D A V I T

STATE OF IOWA)
) ss:
BUCHANAN COUNTY)

I, Michael D. Ruffcorn, being first duly sworn on oath, do depose and state that I am the President of Independence Federal Bank For Savings, 305 First Street West, Independence, Iowa 50644. I state that Independence Federal Savings and Loan Association, 305 First Street West, Independence, Iowa 50644, converted to the Federal Mutual Savings Bank form effective November 20, 1990 and since that date has operated under the name and style of Independence Federal Bank For Savings. Attached is a copy of an Affidavit from Dennis R. Havener, FTR, Assistant Director, I-Support, the office of Thrift Supervision, Department of Treasury, certifying the change. The office of the Institution continues at 305 First Street West, Independence, Iowa 50644. This Affidavit is given for the purpose of evidencing that change.

Michael D. Ruffcorn
Michael D. Ruffcorn, President

Subscribe and sworn to before me this 1 day of February, 1993.

Denny R. Wilson
Denny R. Wilson, Notary Public
in and for the State of Iowa

DENNY R. WILSON
MY COMMISSION EXPIRES
12-9-93

FILE No. 258-2353
RECORDING FEE $ 10.00
TRANSFER FEE $

FILED FOR RECORD THE 8 DAY OF Feb, 1993 AT 10:44 O'CLOCK A. M. BOOK 17 PAGE 155

STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
Aff.

Office of Thrift Supervision
Department of the Treasury

Des Moines District

Regency West 2, 1401 50th Street, Suite 300
West Des Moines, Iowa 50265-5924

(515) 222-2100

AFFIDAVIT

I, Dennis R. Havener, Assistant Director I-Support, for the Office of Thrift Supervision-Des Moines District, hereby certify that effective November 20, 1990, Independence Federal Savings and Loan Association, Independence, Iowa, a federally chartered savings and loan association, converted to the federal mutual savings bank form. Since that date, the institution has operated under the name and style of "Independence Federal Bank For Savings".

Dennis R. Havener, FTR, Assistant Director I-Support

WITNESS:

Marcia Dykstra

STATE OF IOWA
POLK COUNTY: SS

Subscribed and sworn before me by Dennis R. Havener this 5th day of July 1991.

Notary Public in and for Polk County, Iowa