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Prepared by: Teresa Mueller, Valley Savings Bank, 321 N 3rd, Burlington, IA 52601
319-754-7517

AFFIDAVIT OF IDENTITY

STATE OF IOWA)
)SS
COUNTY OF POLK)

The undersigned, being first duly sworn, state that I am a practicing attorney in Des Moines, Polk County, Iowa, and that I am acquainted with the circumstances of the merger of Valley Savings Bank, FSB into First Federal Savings Bank of Fort Dodge.

I know of my personal knowledge that, effective as of January 30, 1998, at 5:01 o'clock p.m., Valley Savings Bank FSB was merged into First Federal Savings Bank of Fort Dodge, and that First Federal Savings Bank of Fort Dodge is the surviving entity. Notwithstanding the merger, the three branch offices of what formerly was Valley Savings Bank, FSB will continue to do business, from and after January 30, 1998, under the trade name of "Valley Savings Bank". Whenever in the chain of title to any real estate the name Valley Savings Bank, FSB appears, after January 30, 1998, reference may continue to be made to "Valley Savings Bank" or to "Valley Savings Bank, a division of First Federal Savings Bank of Fort Dodge".

JON P. SULLIVAN

Subscribed and sworn to before me by Jon P. Sullivan this 2nd day of February, 1998.

Notary Public in and for the state of Iowa

10-27-00

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