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STATE OF IOWA

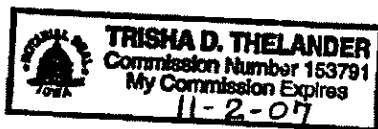
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COUNTY OF WOODBURY

I, B. J. Schneiderman, being first duly sworn on oath, depose and state
as follows: That I am Senior Vice President of Vantus Bank, formerly
First Federal Bank; that First Federal Bank changed its name to Vantus
Bank, which change was effective at the start of business on
September 4, 2007.


B. J. Schneiderman, Sr. Vice President
Vantus Bank

Subscribed and sworn to before me this 4th day of September, 2007




NOTARY PUBLIC In and For the State of Iowa