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MICHELLE UTSLER  
RECORDER  
MADISON COUNTY, IOWA

AFFIDAVIT

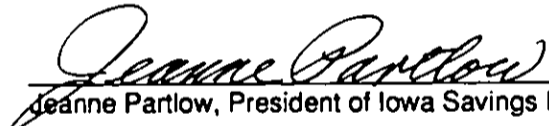
COUNTY OF POLK     )  
                                  ) ss  
STATE OF IOWA     )

I, Jeanne Partlow, being first duly sworn on oath depose and state as follows:

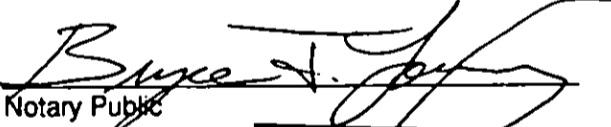
1. That I am president of Iowa Savings Bank, a division of First Federal Savings Bank of the Midwest.

2. That First Federal Savings Bank of the Midwest acquired Iowa Savings Bank FSB on the 29th day of December, 1995, and that said Iowa Savings Bank FSB, as a part of the said acquisition, became a Division of First Federal Savings Bank of the Midwest and is currently known as Iowa Savings Bank, a division of First Federal Savings Bank of the Midwest.

3. That prior to said acquisition, I was president of Iowa Savings Bank FSB and I have personal knowledge of the facts of said acquisition.

  
\_\_\_\_\_  
Jeanne Partlow, President of Iowa Savings Bank

Subscribed and sworn to before me on this 24th day of January, 1996.

  
\_\_\_\_\_  
Notary Public



AFTER RECORDING RETURN TO:  
IOWA SAVINGS BANK  
A Division of First Federal  
Savings Bank of the Midwest  
3824 6th Avenue  
DES MOINES, IOWA 50313-4198