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CERTIFICATE

FILED NO. 1111
BOOK 34 PAGE 436

1983 FEB -4 AM 10:08

MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $6.00

STATE OF IOWA)
)
COUNTY OF POLK)

I, Greg Strasser, being first duly sworn on oath, depose and state that I am the duly elected, qualified and acting Secretary of United Federal Savings and Loan Association of Des Moines.

I further state that I am familiar with and have constant access to the records of said Association, and that on January 8, 1983, a resolution was passed by the Board of Directors of said Association, which stated as follows:

BE IT RESOLVED that any two of the following Officers - Donald L. Cook, President; Greg Strasser, Executive Vice-President/Secretary; Delbert F. Reetz, Senior Vice-President/Comptroller; Maurice L. Fisher, Senior Vice-President/Treasurer; and Fred Lock, Senior Vice-President of the Association; be authorized to execute notes and collateral assignments to the Federal Home Loan Bank as well as all other instruments conveying real estate or other legal instruments necessary for the operation of the Association.

BE IT FURTHER RESOLVED that this Resolution be binding upon the Association until such time as Resolution of the Board of Directors of the Association be passed by recordation in the County Recorder's Office in Polk County, Iowa.

BE IT RESOLVED that Donald L. Cook, President; Greg Strasser, Executive Vice-President/Secretary; Delbert F. Reetz, Senior Vice-President/Comptroller; Maurice L. Fisher, Senior Vice-President/Treasurer; Fred H. Lock, Senior Vice-President; Gordon E. Aistrope, Vice-President; Mark Johnson, Vice-President; Kevin Kuiper, Assistant Vice-President; Beverly Gournas, Assistant Secretary; Patricia A. Reichert, Assistant Secretary; James Kramer or Roberta L. Ulm; be authorized to release mortgages, encumbrances, or liens, on any property, either real or personal.

BE IT RESOLVED that the President or the Executive Vice-President or any of the Senior Vice-Presidents, or Gordon E. Aistrope, Vice-President; Mark Johnson, Vice-President; Patricia A. Reichert, Assistant Secretary; or Roberta Ulm, be authorized to endorse Notes, make assignments and execute such papers as is necessary to submit claim in behalf of the Association to the Federal Housing Administration for reimbursement on improvement loans or to the Health, Education and Welfare Department for reimbursement on Education Loans.

BE IT RESOLVED that any two of the following Officers - Donald L. Cook, President; Greg Strasser, Executive Vice-President/Secretary; Delbert F. Reetz, Senior Vice-President/Comptroller; Maurice L. Fisher, Senior Vice-President/Treasurer; Fred Lock, Senior Vice-President; Rick L. Brown, Vice-President; or John W. Allen, Assistant Secretary of the Association; be authorized to endorse Notes, make assignments and execute such papers as is necessary for the sale and servicing of loans to GNMA, FNMA, Freddie Mac, Merrill Lynch, Pierce, Fenner & Smith, Inc., or the Iowa Housing Finance Authority.

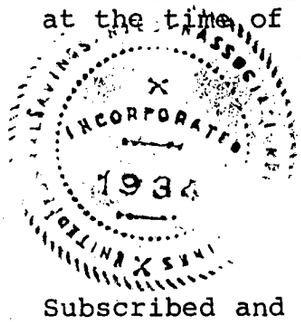
BE IT RESOLVED that Donald L. Cook, President; Greg Strasser, Executive Vice-President/Secretary; Delbert F. Reetz, Senior Vice-President/Comptroller; Maurice L. Fisher, Senior Vice-President/Treasurer; Fred H. Lock, Senior Vice-President; Rick L. Brown, Vice-President; and John W. Allen, Assistant Secretary of this corporation, or any one or more of them or their duly elected or appointed successors in office, be and each of them is hereby authorized and empowered in the name of and on

CERTIFICATE

(continued)

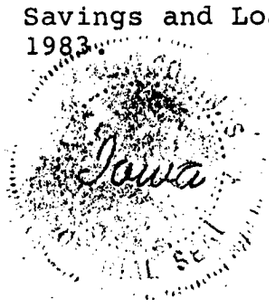
behalf of this corporation and under its corporate seal, from time to time while these resolutions are in effect, to execute any and all agreements, contracts, assignments, endorsement and issuance of check or drafts, reports, mortgage documents, and other papers in connection with documents, and furnish any information required or deemed necessary or proper by Residential Funding Corporation in connection with any of the foregoing.

As Secretary of said Association, I hereby certify that the above Resolution was duly passed by United Federal Savings and Loan Association of Des Moines on January 8, 1983, and is in full force and effect at the time of this certification.



Greg Strasser
Secretary

Subscribed and sworn to by Greg Strasser, Secretary of United Federal Savings and Loan Association of Des Moines this 17th day of January, 1983.



Beverly Gournas
Notary Public in and for Polk County, State of Iowa

My commission expires: September 30, 1983