CERTIFICATE

STATE OF IOWA)
)
COUNTY OF POLK)

I, D. H. Payne, 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 12, 1980, 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 - Joseph L. Strasser - Chairman of the Board; Donald L. Cook - President; Greg Strasser - Executive Vice-President; D. H. Payne - Senior Vice-President/Secretary; Delbert F. Reetz - Senior Vice-President/Comptroller; and Maurice L. Fisher - Senior Vice-President/Treasurer; 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 RESOLVED that the Chairman of the Board - Joseph L. Strasser; President - Donald L. Cook; Executive Vice-President - Greg Strasser; Senior Vice-President and Secretary - D. H. Payne; Senior Vice-President and Comptroller - Delbert F. Reetz; Senior Vice-President and Treasurer - Maurice L. Fisher; or the Association's Assistant Vice-Presidents - Mark Johnson or Kevin Kuiper; or the Association's Assistant Secretary - Beverly Gournas; or Patricia A. Reichert; be authorized to release mortgages of the Association.

BE IT RESOLVED that the Chairman of the Board or President or the Executive Vice-President or any of the Senior Vice-Presidents 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 FURTHER RESOLVED that said parties be authorized to release in the County of record any Notice of Lien or similar encumbrance executed in connection with property improvement loans.

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 and published to the same extent this Resolution has been published by recordation in the County Recorder's Office in Polk County, Iowa.

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 12, 1980, and is in full force and effect at the time of this certification.

D. H. Payne
Secretary

Subscribed and sworn to by D. H. Payne, Secretary of United Federal Savings and Loan Association of Des Moines this 22nd day of January, 1980.

BEVERLY GOURNAS Iowa NOTARIAL SEAL

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

My commission expires: September 30, 1980

Compared

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1980 FEB 21 AM 11:12
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
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