September 16, 1997

H & S FINANCIAL C 114955 PO BOX 2028 SUNVALLEY ID 83353

RE: H & S FINANCIAL C 114955

Greetings:

Please find enclosed your recently submitted annual report for the 1997-1998 fiscal year. We are unable to accept it in its present form. Please make the following correction(s) and return to this office.

Pursuant to section 30-1-120(6) the annual report must be signed by an officer of the corporation or the chairman of the board of directors.

The corrected annual report must be received in this office before December 1, 1997 to avoid being subject to revocation. If you wish to let the corporation be revoked by law, disregard any future notices you may receive.

If you have any questions or need further assistance, please do not hesitate to contact this office at (208) 332-2811.

Very truly yours,

Sharyl Destruction

Sheryl DeVries Corporate Division

Enclosures: cited

	Annual Report Form  Due No Later Than November 30,  1. Mailing Address - Please Correct, I' Not Correct  H & S FINANCIAL CORPORATION  PO BOX 2028  SIIN VALLEY ID 83353  Business Addresses of President, Secretary and Directors or Names and Addresses of Managers or Members	2. Registered Agent and Office NOT A P.O. BOX HAROLD DRUMMOND MCNEE, 3 WILDROSE LN SUN VALLEY ID 83353 3. Organized Under the Laws of: CA C114955 (check one)
Office hold Name Resident Hal Sec. Shan	Mchel Box 2028  Make Box 2028	Sid. DD 83353
ISSUED: 07-04-1	Signature Learne Sceenter Name (Typed or Llanne Greenter)  P97 ( DO NOT TAPE OR STAPLE )	Date 9/15/97  Date Bourckeeper  5094