

State of Idaho

Department of State

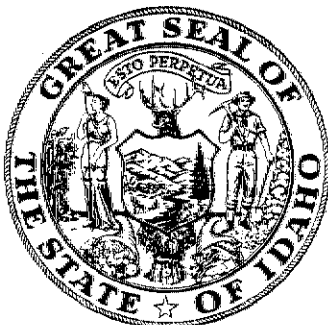
CERTIFICATE OF AUTHORITY OF

CONTINENTAL SAVINGS BANK
DBA CONTINENTAL HOME LOAN CENTER
File Number C 117016

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of CONTINENTAL SAVINGS BANK for a Certificate of Authority to transact business in this State, duly executed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to CONTINENTAL SAVINGS BANK to transact business in this State under the name CONTINENTAL HOME LOAN CENTER and attach hereto a duplicate original of the Application for such Certificate.

Dated: November 4, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By *Jonya Herold*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

1. The name of the corporation is Continental Savings Bank
2. The name which it shall use in Idaho is Continental Home Loan Center
3. It is incorporated under the laws of Washington
4. Its date of incorporation is 3-14-85 and its duration, if other than perpetual, is _____
5. The address of its principal office in the state or country under the laws of which it is incorporated is 601 Union Street, Suite 2000, Seattle, WA 98101-2326
6. The address to which correspondence should be addressed, if different than item 5, is _____
7. The street address of its registered office in Idaho is 8660 W. Emerald, Suite 182, Boise, ID 83704
_____, and its registered agent in Idaho at that address is Jane Hopkins
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
mortgage lending, home loans
9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>see attached sheet</u>		

10. The corporation accepts and shall comply with the Constitution and the laws of the State of Idaho.

Dated: 10/7/96

Continental Savings Bank

(Corporation name)

By

Bruce W. Williams

Its President, Vice President, Secretary or Assistant Secretary
(please specify)

Bruce W. Williams, Executive Vice President

IDAHO SECRETARY OF STATE
Secretary of State Use Only
DATE 10/09/1996 0900 30941

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CK #: 141235 CUST# 71420

AUTH PRO

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CORP SUR 1@ 20.00= 20.00

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OFFICERS OF CONTINENTAL SAVINGS BANK

President	Richard S. Swanson	16300 Agate Pt. Rd. N.E., Bainbridge Is., WA 98110
Vice Chairman	Brian Dempsey	355 W. Kinneer Pl., Seattle, WA 98119
Exec. Vice President	Richard W.H. Bennion	2918 N. 19th, Tacoma, WA 98406
Exec. V.P. & Treasurer	Robert Y. Saito	7410 W. Mercer Way, Mercer Is., WA 98040
Exec. Vice President	Howard H. Bell	2137 N.W. 98th St., Seattle, WA 98177
Exec. V.P. & Secretary	Bruce W. Williams	6215 Palatine N., Seattle, WA 98103
Sr. Vice President	Stephen C. Grey	6560 N.E. Windermere, Seattle, WA 98105
Sr. Vice President	Patricia A. Leach	6150 W. Mercer Way, Mercer Is., WA 98040
Sr. Vice President	Susan R. Greenwald	30030 SE 64th Street, Preston, WA 98050
Sr. VP & Controller	Debra L. Johnson	58225 Pleasure Pt. Lane, Bellevue, WA 98006
Sr. Vice President	Kathryn A. Williams	1246 - 16th Avenue East, Seattle, WA 98112
Vice President	Frank L. Barczewski	11724 - 142nd Pl. S.E., Mill Creek, WA 98102
Vice President	Margo B. Beiers	2125 First Avenue #1403, Seattle, WA 98121
Vice President	Marie J. Campbell	17058 SE 47th Ct., Bellevue, WA 98006
Vice President	James C. Douglas	10051 - 41st S.W., Seattle, WA 98146
Vice President	Bonnie Fletcher	14508 S.W. Pinot Ct., Tigard, OR 97223
Vice President	Bryan J. Foxley	18306 - 152nd Avenue S.E., Renton, WA 98058
Vice President	Ann L. Hedquist	15214 Dayton Ave. N., Seattle, WA 98133
Vice President	Jane Hopkins	9101 South Blackcat Road, Kuna, ID 83634
Vice President	Gayle Johnson	W. 3108 Monticello Pl., Spokane, WA 99205
Vice President	Edwin R. LaCasse	19605 - 36th Avenue NE, Seattle, WA 98155
Vice President	Paulette Lemon	3812 - 43rd Avenue NE, Seattle, WA 98105
Vice President	John D. Marshall	19009 - 65th Ave. N.E., Seattle, WA 98155
Vice President	Thomas E. Meunier	4621 - 193rd Pl. SE, Issaquah, WA 98027
Vice President	J. Craige Naylor	47004 SE 128th Pl, North Bend, WA 98045
Vice President	Karen L. Olsen	18710 - 88th Ave. W., Edmonds, WA 98020
Vice President	Michael N. Omalev	13312 NE 51st Pl., Bellevue, WA 98005
Vice President	Lawrence R. Ourada	11815 - 92nd W., Edmonds, WA 98020
Vice President	Joseph Petrotta	1301 Spring St. #5F, Seattle, WA 98104
Vice President	Laurence L. Plumb	6615 So. 239th Pl. #R-106, Kent, WA 98032
Vice President	Eligio Regala	1802 N. Puget Sound, Tacoma, WA 98406
Vice President	Dan Ross	20390 S. Polehn, Oregon City, OR 97045
Vice President	Christine V. This	3113 Amhurst St. S.E., Olympia, WA 98501
Vice President	Jeffrey L. Todhunter	19809 -112th Ave NE, Bldg. 5, #205, Bothell, WA 98011
Vice President	Mary L. Vincent	17514 - 1st Ave. N.W., Seattle, WA 98177
Vice President	Michael A. West	9605 NW 24th Avenue, Vancouver, WA 98665
Vice President	Peter V. Yanagihara	94-1073 Meahalo Place, Waiipaha, HI 96797

DIRECTORS OF CONTINENTAL SAVINGS BANK

George O. Holland	4208 - 55th Avenue NE, Seattle, WA 98105
Frederic Lhamon	9276 NE Meigs Road, Bainbridge Island, WA 98110
Neil McReynolds	14312 SE 45th Street, Bellevue, WA 98006
Gerhardt Morrison	416 - 34th Avenue, Seattle, WA 98122
Richard S. Page	12810 NE 64th Street, Kirkland, WA 98033
Mark J. Riedy	14084 Rue St. Tropez, Del Mar, CA 92014
Cynthia P. Sonstelle	5 Brook Bay, Mercer Island, WA 98040
Richard S. Swanson	16300 Agate Pt. Rd. N.E., Bainbridge Island, WA 98110

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SECRETARY OF STATE
STATE OF IDAHO

STATE of WASHINGTON



SECRETARY of STATE

I, RALPH MUNRO, Secretary of State of the State of Washington and custodian of its seal,

hereby certify that according to records on file in this office, Articles of Incorporation of

CONTINENTAL SAVINGS BANK,

were reviewed and approved by the Division of Banking on March 13, 1985;

and I further certify that said articles were then filed in this office on March 14, 1985; and

I further certify that no record of dissolution has been recorded in this office.



October 4, 1996

*Given under my hand and the Seal of the State
of Washington at Olympia, the State Capital*

RALPH H. MUNRO

L. ~~Tomow~~ Ralph Munro, Secretary of State

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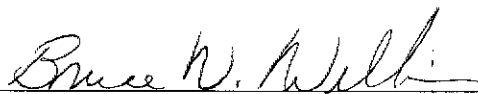
SECRETARY OF STATE
STATE OF IDAHO

CERTIFICATION OF SECRETARY

I, the undersigned, am the duly qualified and acting Secretary of Continental Savings Bank, a duly organized and existing Washington corporation. I certify that the following resolution was adopted by the Board of Directors of Continental Savings Bank by unanimous vote at its meeting on October 16, 1996:

RESOLVED, that Continental Savings Bank may open a mortgage lending branch in Boise, Idaho under the name of Continental Home Loan Center. The Board authorizes management to take the necessary steps to open this branch.

Dated: October 16, 1996.


Bruce W. Williams, Secretary