

State of Idaho

Department of State

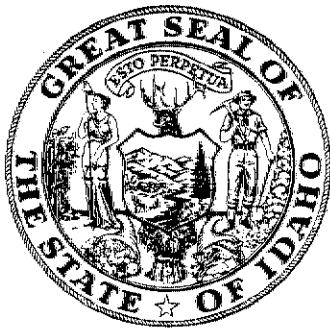
CERTIFICATE OF AUTHORITY OF

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 Sonya 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:

SECRETARY OF STATE OF IDAHO
6/4/96

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

see attached sheet

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. Kinnear 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, Waipahu, 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. Sonstelie | 5 Brook Bay, Mercer Island, WA 98040 |
| Richard S. Swanson | 16300 Agate Pt. Rd. N.E., Bainbridge Island, WA 98110 |

Oct 25 10 43 AM '96 **STATE of WASHINGTON**

SECRETARY OF STATE
STATE OF IDAHO



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*

A handwritten signature of "RALPH MUNRO" in cursive script, with a stylized "P" and "M".
L. Tornow

Ralph Munro, Secretary of State

NOV 4 8 38 AM '96

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
Bruce W. Williams, Secretary