

TWELFTH AMENDMENT TO CERTIFICATE OF LIMITED PARTNERSHIP
OF
GLENWOOD ASSOCIATES

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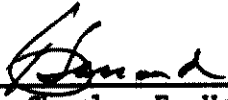
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The undersigned General Partner for themselves and as attorney-in-fact for the Limited Partners, desiring to further amend the Certificate of Limited Partnership of Glenwood Associates filed with the Secretary of State, State of Idaho, as filing No. L00357 and all amendments thereto (collectively the "Certificate"), to correct Asset numbers of the Federal Deposit Insurance Corporation, hereby certifies as follows:

1. The correct Asset Number of the Federal Deposit Insurance Corporation for the 4.6500% interest transferred from Northwest Export Development, Ltd. is: #151000052.
2. The correct Asset Number of the Federal Deposit Insurance Corporation for the 4.6500% interest transferred from K. Duane McCleery is: #151000172.

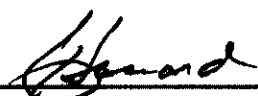
Dated, executed and sworn to this 28 day of January, 1991.

DBSI Inc.
(General Partner)


By: Charles E. Hassard
Vice President -
Partnership Operations

Pursuant to the Special Power of Attorney granted to the general partners pursuant to Article XVIII of the Articles of Limited Partnership of Glenwood Associates, general partner DBSI Inc. hereby executes this certificate as attorney-in-fact for and in behalf of the limited partners, as follows:
H. Kalke Agat Trust, Franklin E. Agnew, III, Hewes D. Agnew, Paul I. Corddry, Nicholas C. Gagliardi, Ralph M. Gagliardi, Clyde Gerhard, Roy Gerhard, Gerald D. Herrick, Harold Hulme, Randall L. Schwandt, H. Larry Leasure Investments, Viola Parberry, Elizabeth Jane Parker, Robert K. Pedersen, D. Grant Peacock, James W. Smith, Marshall & Jolene Ogden, Darrell John Ludders, Beverly J. Ludders, Coe Jackson Parker, S. Hugh Atchley, James T. Scanlan, Gerald G. Overly, Irving & Gertrude Littman, William D. Forney, Lee R. & Nancy Bondurant, William S. Campbell, Edward J. Mulick, Donald Eugene Walker, Paul F. McWilliams, Theron D. Nelsen, Treasure Valley Investments, Cascade Investments Partnership, F&S Investment, Idaho Clinic for OB-GYN, P.A., Virgil L. Pennell, Bradley D. Peacock, Victoria S. Brown, Homer L. Shelby, Federal Deposit Insurance Corporation, Asset Number 151000052, and Federal Deposit Insurance Corporation, Asset Number 151000172.

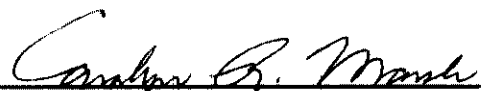
DBSI Inc., a general partner
as attorney-in-fact


By: Charles E. Hassard
Vice President -
Partnership Operations

STATE OF IDAHO)
) ss
County of Ada)

On this 28 day of January, 1991, before me, the undersigned, a Notary Public in and for said State, personally and individually appeared CHARLES E. HASSARD, known to me to be the VICE PRESIDENT - PARTNERSHIP OPERATIONS of DBSI Inc., and that he, as such officer, being authorized so to do, executed the foregoing instrument as a General Partner of Glenwood Associates.


IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.


Notary Public for Idaho
Residing at Boise
My Commission Expires: Feb. 1, 1994

STATE OF IDAHO)
) ss
County of Ada)

On this 28 day of January, 1991, before me, the undersigned, a Notary Public in and for said State, personally and individually appeared CHARLES E. HASSARD, known to me to be the VICE PRESIDENT - PARTNERSHIP OPERATIONS of DBSI Inc., and that he, as such officer, being authorized so to do, executed the foregoing instrument as a General Partner of Glenwood Associates by power of attorney for the limited partners.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.



Notary Public for Idaho
Residing at Boise
My Commission Expires Feb. 4, 1994