

State of Idaho

Department of State

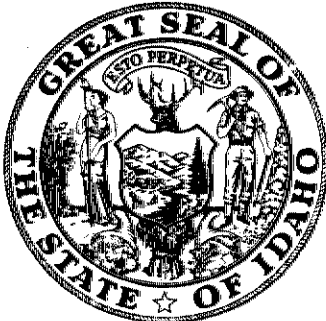
AMENDED CERTIFICATE OF AUTHORITY OF

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 an Amended 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 Amended Certificate of Authority to CONTINENTAL SAVINGS BANK to transact business in this State under the name CONTINENTAL HOME LENDING CENTER and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: December 19, 1996

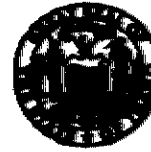


Pete T. Cenarrusa
SECRETARY OF STATE

By *Shirley J. Clark*

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

(Instructions on back of application)



Dec 19 1996
SECRETARY OF STATE
IDAHO

To the Secretary of State of the State of Idaho:

Pursuant to Section 30-1-118, Idaho Code, the undersigned Corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

1. A Certificate of Authority was issued to the corporation by your office on November 4 1996
authorizing it to transact business in the State of Idaho under the name of Continental Home Loan Center

2. Its corporate name has been changed to no change

(Note: If the corporation name has not been changed, insert "No change.")

3. The name which it shall use hereafter in the State of Idaho is Continental Home Lending Center

4. It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows: no change

(Note: If no additional purposes are proposed, insert "No change.")

Dated: December 18, 1996

Continental Savings Bank

(Corporation Name)

By

Bruce W. Williams

Its President, Vice President, Secretary, or Assistant Secretary

Bruce W. Williams, (please specify)
Exec. VP & Secretary

Secretary of State use only

IDAHO SECRETARY OF STATE
DATE 12/23/1996 0900 49053

CK #: 143906 CUST#: 71420

AMEND CERT

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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 Lending Center. The Board authorizes management to take the necessary steps to open this branch.

Dated: December 18, 1996.


Bruce W. Williams, Secretary