

**Summit Mortgage**

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chge officers

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December 10, 1999

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STATE OF IDAHO

Pete Cenurra  
Secretary of State  
Post Office Box 83720  
Boise, Idaho 83720-0080

To Whom It May Concern:

I am writing this letter as a notification of changes in the ownership of Summit Mortgage. As of November 30, 1999, Jeff Stipp no longer has an ownership interest in Summit Mortgage Corporation. Please let me know if I need to make any other changes.

Please contact me if you have any questions.

Sincerely,

  
Jon Lewis