

OC-10 CERTIFICATE

The undersigned hereby certifies, with reference to Operating Circular No. 10, as amended, supplemented or otherwise modified from time to time (terms used but not defined herein have the meaning specified therein), as agreed to by the financial institution listed below (the "Borrower") by Letter of Agreement dated _____, to the Borrower's local Federal Reserve
(Date of Letter of Agreement)

Bank as follows:

(a) Please check the appropriate box:

- Attached hereto is a true, correct and complete, as of the date of this Certificate, copy of the official document that specifies the official name or names of the Borrower in its jurisdiction of organization ("Organizational Document").

- The Organizational Document previously provided to the Federal Reserve Banks has not changed.

(b) The information listed below is true and correct as of the date of this Certificate:

Borrower's Chief Executive Office

Street address		
City	State	Zip code

Corporate Information

Legal name		Routing (ABA) No.
Federally chartered: Yes No	If no, list the chartering State:	
Organizational No. (provided by federal chartering organization or chartering State)		

IN WITNESS WHEREOF, the undersigned has signed this Certificate on _____.

Authorized Officer

(Must be identified by title in Borrower's OC-10 Authorizing Resolutions)

Counsel to the Borrower

(In-house or outside legal counsel)

By: _____
Name: _____
Title: _____

By: _____
Name: _____
Title: _____

(If a second signatory is required in Borrower's OC-10 Authorizing Resolutions)

Second Authorized Officer

(Must be identified by title in Borrower's OC-10 Authorizing Resolutions)

By: _____
Name: _____
Title: _____