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page 2

5. On December 14, 1984, Freedom Federal changed its corporate title to Freedom Federal Savings Bank;

- 6. Effective August 3, 1988, Freedom Federal Savings Bank merged with Household Bank, F.S.B., Newport Beach, California (Household Bank), and the surviving institution was Household Bank; and
- Household Bank is the successor in interest to Berwyn Savings and Loan Association, First Federal Savings and Loan Association of Berwyn, Freedom Federal Savings and Loan Association, and Freedom Federal Savings Bank.



John F. Ghizzohi

Assistant Secretary to the Federal Home Loan Bank Board

My Clory

CITY OF WASHINGTON

88:

DISTRICT OF COLUMBIA

This instrument was acknowledged before me, Nadine Y. Penn, a Notary Public, on the 15th day of March, 1989, by John F. Ghizzoni, Assistant Secretary to the Federal Home Loan Bank Board.

Notary Public District of Columbia
My commission expires: 9/14/89

This instrument was prepared by John F. Ghizzoni, Assistant Secertary to the Federal Home Loan Bank Board and a member of the Bar of the District of Columbia, Registration Number 131318.

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Federal Home Loss Bank Board 369341 OFFICE OF THE SECRETAMAT





March 15, 1989

CERTIFICATE OF SUCCESSION IN INTEREST

PERENCE: Berwyn Savings and Loan Association

Berwyn, Illinois

First Federal Savings and Loan Association of Berwyn Berwyn, Illinois

rcesdom Federal Savings and Loan Association Berwyn, Illinois

Freedom Tederal Savings Bank Berwyn, IMinois

SUCCESSOR:

Household Bank, F.S.B. Newport Beach, California

I, John F. Ghizzoni, Assistant Secretary to the Federal Home Loan Bank Board, hereby certify, according to the records of the Federal Home Loan Bank Board; Washington, D.C.:

- 1. Berwyn Savings and Loan Association, Perwyn, Illinois (Berwyn Savings), was organized under the lews of the State of Illinois to transact the business of a saving, and loan association;
- 2. First Federal Savings and Loan Association of Berwyn, Berwyn, Illinois (First Federal), was duly organized under the laws of the United States to transact the business of a Federal savings and loan association;
- 3. Berwyn Savings merged with First Federal effective April 1, 1975, and the surviving institution was First Federal;
- 4. First Federal changed its name to Freedom Federal Savings and Loan Association, Berwyn, Illinois (Freedom Federal), effective January 21, 1981;

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SECRETARY'S CERTIFICATE

369248

- I, Robert H. Carpenter, Jr., hereby certify that I am the duly authorized Secretary of Household Bank, f.s.b., a federally chartered savings bank ("Household Bank") and further as follows:
- 1. Attached hereto is a true and correct copy of the Cartificate of Succession in Interest issued by the Office of Thrift Supervision, evidencing Household Bank's marger with Freedom Federal Savings Bank on August 3, 1983.
- 2. Constitution Mortgage Corporation was incorporated August 7, 1986 in the State of Illinois, and was a wholly owned subsidiary of Freedom Federal Savings Bank.
- 3. Constitution Martage Corporation was dissolved pursuant to Articles of Dissolution filed for record on December 22, 1988 in office of the Secretary of State of Inimpis.

IN WITNESS WHEREOF, I have noteunto signed my name and affixed the seal of Household Bank, f.s.b.

Dated: 5/2/40

By: Folia 7. (seal)

Robert H. Carpenter, Jr. 1ts: Secretary

3926340

STATE OF ILLINOIS

COUNTY OF COOK)

On the AAA day of May, 1990 before me, a Notary Public in and for said State, personally appeared Robert H. Carpenter, Jr., known to me to be the Secretary of Household Bank, f.s.b., and acknowledged to me that he executed the within instrument as such officer.

Oppicial Stal Susan M. Poners Notary Public State of Illinois My Commission Exp., July 22,1991

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