

Certification of Application for Conversion to a Federal Savings Association

I hereby certify as the secretary of _____
(name of institution), pursuant to the resolution of a majority of the institution's board of directors, it was resolved that:

1. This depository institution applies to the Office of the Comptroller of the Currency (OCC) for conversion to a federal _____ (stock or mutual) savings association.
2. The president and secretary are hereby authorized and directed to execute the application, as prescribed by the OCC, and any other papers and documents required in connection therewith; and to pay all expenses and do all the other things necessary and proper in connection with the application for conversion.

I further certify that pursuant to said resolution, the foregoing application for conversion of this depository institution was duly and formally executed and that the information referred to therein is attached and accompanies the same, and that said information is correct.

Secretary