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Aug 15 9 21 AM '94

P. J. Lowry  
AUDITOR

GARY M. OLSON

Comptroller of the Currency  
Administrator of National Banks

Washington, D.C. 20219

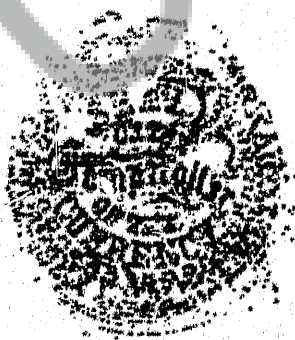
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CERTIFICATE

BOOK 145 PAGE 183

I, Eugene A. Ludwig, Comptroller of the Currency, do hereby certify that the attached document is a true and complete copy on file in this Office of the Certificate issued May 3, 1994, effective April 29, 1994, Chartering "St. Louis Bank For Savings, National Association", Duluth, Minnesota, (Charter No. 22725), as a National Banking Association.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and caused the seal of Office of the Comptroller of The Currency to be affixed to these presents at the Treasury Department, in the City of Washington and District of Columbia, this 1st day of June, 1994.

  
Comptroller of the Currency

Registered	✓
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