



Office of Thrift Supervision
Department of the Treasury

10 Exchange Place, 18th Floor, Jersey City, NJ 07302
Telephone: (201) 413-1000 • Fax: (201) 413-7543

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Northeast Region

OTS Docket No. 4592

October 1, 1996

TO WHOM THIS MAY CONCERN:

This will certify and affirm that effective October 1, 1996, Berkeley Federal Bank and Trust FSB, Fort Lee, New Jersey, changed its corporate title to "Owen Federal Bank FSB."

This document may be reproduced without affecting the validity of the statements contained herein.

Douglas J. Castone
Douglas J. Castone, Department Head
Office of Thrift Supervision
Department of the Treasury
Northeast Regional Office

RECORDED IN THE OFFICIAL RECORDS BOOK
OF BROWARD COUNTY, FLORIDA
COUNTY ADMINISTRATOR



STATE OF FLORIDA
BROWARD COUNTY

I HEREBY CERTIFY that the above
and foregoing is a true and correct copy of

Certificate

as recorded under CFN 96-492191

WITNESS my hand and official seal in the City of Fort

Lauderdale, Fla. this 3rd day of Oct A.D. 1996
County Administrator

By Stephanie Patten D.C.

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