

C E R T I F I C A T E

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STATE OF IOWA)
) ss.
COUNTY OF POLK)

I, T. M. Hutchison, do hereby certify that I am the duly elected and qualified Senior Vice-President, Counsel and Secretary of Bankers Life Company, a corporation created and existing under the laws of the State of Iowa, with its principal place of business at 711 High Street, Des Moines, Iowa, and that as said Senior Vice-President, Counsel and Secretary I am familiar with and have access to the corporate seal and records of Bankers Life Company.

I further certify that H. A. Hecht is the duly elected and qualified Vice President Residential Mortgages of Bankers Life Company, and that L. H. Angier is a duly elected and qualified Assistant Director Residential Mortgages of Bankers Life Company, and that both of the named officers are now in office and were and are duly authorized to execute certain instruments on behalf of said corporation by virtue of Resolution Number 2904, duly adopted by the Board of Directors of Bankers Life Company on December 14, 1981, which Resolution is as follows:

"RESOLVED, that any two of the following officers: the Chairman of the Board, the President, any Executive Vice President, any Senior Vice-President, any Vice-President, any Second Vice-President, any Associate Counsel, the Treasurer, and any Regional Director - Commercial Real Estate; any Director and Secretary - Residential Mortgages, any Director and Secretary - Commercial Real Estate Closing, or one officer with the foregoing title, together with any one of the following: any Associate Treasurer, any Assistant Counsel, any Associate or Assistant Director and Secretary, or any Associate or Assistant Regional Director - Commercial Real Estate, shall have the power to execute, or to appoint an attorney or attorneys in fact to execute, on behalf of the Company, conveyances or leases of land, oil, gas, mineral or other property rights; easements; subordination agreements; substitution of trustees; assignments and releases of mortgages, trust deeds and other encumbrances; powers of attorney in connection with the foreclosure of mortgages and trust deeds; any and all other instruments affecting or in any manner relating to real estate, or any interest therein or lien thereon owned by the Company."

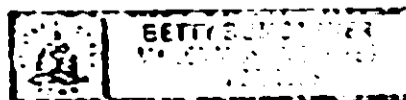
I further certify that the above is a true and correct copy of Resolution Number 2904 of Bankers Life Company, and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed to this certificate is the corporate seal of said corporation.

WITNESS my hand and the seal of Bankers Life Company this 31st day of May, 1984

T. M. Hutchison
T. M. Hutchison, Senior Vice-President, Counsel
and Secretary of Bankers Life Company

Subscribed and sworn to before me this 31st day of May,
1984.

Betty S. [Signature]
Notary Public in and for the State of Iowa.



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