Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:		N	NEW ASSIGNMENT				
NATURE OF CONVEYANCE:			MERGER				
EFFECTIVE DATE:			11/09/2001				
CONVEYING PARTY DATA							
1			Name Execution Date				
Bank One, Arizona, National Association				11/09/2001			
RECEIVING PARTY DATA							
Name:	Bank One, National Association						
Street Address:	201 North Walnut Street, Three Christina Centre						
City:	Wilmington						
State/Country:	DELAWARE						
Postal Code:	19801						
PROPERTY NUMBERS Total: 1							
Property Type			Number 975				
Patent Number: 5198		5198975	75				
CORRESPONDENCE DATA							
Fax Number:(202)778-2201Correspondence will be sent via US Mail when the fax attempt is unsuccessful.Phone:2029551500Email:sschreiner@hunton.comCorrespondent Name:Hunton & Williams LLPAddress Line 1:1900 K Street, NW							
			N				
	1900 K S	Street, NV	W STRICT OF COLUMBIA 20006				
Address Line 1:	1900 K S Washing	Street, NV gton, DIS					
Address Line 1: Address Line 4:	1900 K S Washing R:	Street, NV gton, DIS	TRICT OF COLUMBIA 20006				

Comptroller of the Currency Administrator of National Banks

Large Bank Licensing, MS 3-8 250 E Street, S.W. Washington, DC 20219

November 9, 2001

Mr. Bruce Rigelman Counsel Law Department Bank One, National Association 100 East Broad Street, 18th Floor Columbus, Ohio 43215

Dear Mr. Rigelman:

This letter is the official certification of the Comptroller of the Currency (OCC) of the merger of Bank One Arizona, National Association, Phoenix, Arizona, Charter Nr. 14324, and Bank One Utah, National Association, Salt Lake City, Utah, Charter Nr. 18785, into and under the charter and title of Bank One, National Association, Chicago, Illinois, Charter Nr. 8, effective November 9, 2001.

This letter is also the official authorization given Bank One, N.A., Chicago, Illinois, Charter Nr. 8, to operate the former head offices of Bank One Arizona, N.A. and Bank One Utah, N.A. as branches at the following locations:

Popular Name	:	North Central Branch
Branch Number	:	122048A
Address	:	241 North Central Avenue
		Phoenix, Arizona
Popular Name	:	West Broadway Branch
Branch Number	:	122049A
Address	:	50 West Broadway
		Salt Lake City, Utah

Branch authorizations previously granted to the merging banks automatically convey to Bank One, N.A., the resulting bank, and will not be reissued. Please furnish a copy of this certificate to personnel responsible for branch administration.

The OCC also authorizes the resulting bank, should the consolidation occur between Call Report dates, to recalculate its legal lending limit. The new lending limit should be calculated by using data from the last Call Report of the individual banks filed prior to consummating the consolidation, as adjusted for the combination. The resulting bank will then file a new Call Report and begin calculating its legal lending limit according to 12 C.F.R. 32.4(a) at the end of the quarter following consummation of the consolidation.

In the event of questions, please contact Senior Licensing Analyst Abel Reyna at (202) 874-5060 or by e-mail at: LargeBanks@occ.treas.gov.

Sincerely,

Richard T. Erb Licensing Manager

Control Nr. 2001-ML-02-0026



PATENT REEL: 014815 FRAME: 0216

RECORDED: 07/06/2004