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Formerly		
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Name U.S. Bank National Association		
DBA/AKA/TA		
Composed of		
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Comptroller of the Currency Administrator of National Banks

Midwestern District Office 2345 Grand Blvd., Suite 700 Kansas City, Missouri 64108-2625

November 16, 1999

Ms. Karen J. Canon Corporate Counsel U.S. Bancorp. U.S. Bank Place, MPFP2802 601 Second Avenue South Minneapolis, Minnesota 55402

Dear Ms. Canon:

This is the official certification of the Office of the Comptroller of the Currency (OCC) to merge Santa Monica Bank, Santa Monica, California and Southern California Bank, Newport Beach, California into U.S. Bank National Association, Minneapolis, Minnesota, effective as of November 15, 1999. The resulting bank title is "U.S. Bank National Association" and Charter Number is 13405.

This is also the official authorization given to U.S. Bank National Association to operate the branches of the target institutions and to operate the main office of the target institutions as a branch. A listing of each newly authorized branch and its assigned OCC branch number is listed below:

1251 Fourth Street, Santa Monica, California 90406, Certificate No. 116141A 9595 Wilshire Blvd., Beverly Hills, California 90212, Certificate No. 116143A 5399 Sepulveda Blvd., Culver City, California 90230, Certificate No. 116144A 15910 Ventura Blvd., Encino, California 91436, Certificate No. 116145A 701 N. Brand Blvd., Glendale, California 91203, Certificate No. 116146A 1888 Century Park East, Los Angeles, California 90067, Certificate No. 116147A 10866 Wilshire Blvd., Suite 101, Los Angeles, California 90024, Certificate No. 116148A 12100 Wilshire Blvd., Suite 100, Los Angeles, California 90025, Certificate No. 116149A 23705 W. Malibu Rd., Malibu, California 90265, Certificate No. 116150A 4700 Lincoln Blvd., Marina Del Rey, California 90291, Certificate No. 116151A 15245 Sunset Blvd., Pacific Palisades, California 90272, Certificate No. 116152A 2221 Santa Monica Blvd., Santa Monica, California 90404, Certificate No. 116153A 3302 Pico Blvd., Santa Monica, California 90405, Certificate No. 116154A 152 Santa Monica Place, Santa Monica, California 90401, Certificate No. 116155A 1401 Wilshire Blvd., Santa Monica, California 90403, Certificate No. 116156A 8901 Santa Monica Blvd., West Hollywood, California 90069, Certificate No. 116157A

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4100 Newport Place, Suite 900, Newport Beach, California 92660, Certificate No. 116142A 3800 E. La Palma Avenue, Anaheim, California 92807, Certificate No. 116158A 303 Crescent Avenue, Avalon, California 90704, Certificate No. 116159A 17046 Bellflower Blvd., Bellflower, California 90706, Certificate No. 116160A 275 West Central Avenue, Brea, California 92821, Certificate No. 116161A 10990 Downey Avenue, Downey, California 90241, Certificate No. 116162A 9042 Garfield Avenue, Huntington Beach, California 92646, Certificate No. 116163A 4180 La Jolla Village Drive, Suite 125, La Jolla, California 92037, Certificate No. 116164A 30000 Towne Center Drive, Laguna Niguel, California 92677, Certificate No. 116165A 22831 Lake Forest Drive, Lake Forest, California 92630, Certificate No. 116166A 303 W. Katella Avenue, Orange, California 92667, Certificate No. 116167A 3951 S. Plaza Drive, Santa Ana, California 92704, Certificate No. 116168A 13372 East Telegraph Road, Santa Fe Springs, California 90670, Certificate No. 116170A 13525 East Whittier Blvd., Whittier, California 90605, Certificate No. 116171A.

We note that the popular names of the branches will be Santa Monica-Main, Beverly Hills, Culver City, Encino, Glendale, Century City, Westwood, Wilshire & Bundy, Malibu, Marina Del Rey, Pacific Palisades, 23rd & Santa Monica, 33rd & Pico, Santa Monica Place, 14th & Wilshire, West Hollywood, Newport Beach, Tustin/La Palma, Avalon, Bellflower, Brea, Downey, Huntington Beach, La Jolla, Laguna Niguel, Lake Forest, Orange, South Coast Metro, Santa Fe Springs, Uptown, Whittier-Main, respectively. If a branch is closed, a 90-day advance notice of the proposed branch closing must be submitted to the OCC pursuant to 12 USC 1831r-1. Following the expiration of the 90-day notification period, a copy of this authorization must be surrendered. Additionally, if a branch is sold, a copy of this letter should be surrendered to the OCC.

The bank should change its legal lending limit calculation as of November 15, 1999.

Sincerely,

Ellen Tanner Shepherd

Eller Tanner Shepherd

RECORDED: 02/07/2000

Licensing Manager

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