FORM PTO-1618A

OMB 0651-0027

06-12-2001

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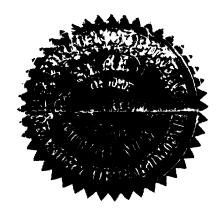
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Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

CERTIFICATE

I, John D. Hawke Jr., Comptroller of the Currency, do hereby certify that the document hereto attached is a true and complete copy of the Merger certificate recorded in this Office, evidencing the Merger of CoreStates Bank, National Associates, Philadelphia, Pennsylvania, (Charter No. 1), into and under the charter and title of "First Union National Bank," Charlotte, North Carolina, (Charter No. 22693), effective as of May 15, 1998. The Comptroller has granted the bank resulting from this merger, (Charter No. 1), the records of First Union National Bank, Charlotte, North Carolina, will be altered to reflect this new charter designation.



IN TESTIMONY WHEREOF, I have

hereunto subscribed my name and caused the seal of the 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,

Comptroller of the Currency

RETURN TO: 4-4865035 15 LAWYERS TITLE INSURANCE 2233 LEE RD., STE. 204 WINTER PARK, FL 32789

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Comptroller of the Currency Administrator of National Banks

Bank Organization and Structure, 3-8 250 E Street, S.W. Washington, DC 20219

May 6, 1998

Control Nr. 98-ML-02-005

Mr. Daniel Glassberg Assistant General Counsel First Union National Bank One First Union Center (0630) Charlotte, North Carolina 28288

Dear Mr. Glassberg:

This letter is the official certification of the Office of the Comptroller of the Currency for the merger of CoreStates Bank, National Association, Philadelphia, Pennsylvania, Charter Nr. 1, into and under the charter and title of First Union National Bank, Charlotte, North Carolina. Charter Nr. 22693, effective as of May 15, 1998.

This letter also serves as the official authorization of the Comptroller of the Currency for First Union National Bank, Charter Nr. 22693, to operate the former head office of CoreStates Bank, N.A., Charter Nr. 1, as a branch at the following site:

Popular Narhei (Uptown Branch
Certificate Nr. 112100A
Address (Broad & Chestnut Streets
Broad & furnished to the Bank's higher administration personnel.

I also wish to advise you, on behalf of Deputy Comptroller Doug Roeder, Large Bank Supervision, that he has approved the Bank's request for permission to have an aggregate investment in fixed assets of up to \$3,500,000,000.00. His approval is conditioned upon the application of generally accepted accounting principles towards those investments. Future requests for increases in that limit should be directed to Deputy Comptroller Roeder.

I am also glad to inform you that, as a courtesy, the Comptroller has granted your request that Charter Nr. 1 be reassigned to the bank resulting from this merger. On May 18, 1998, a date subsequent to the merger having been consummated, the records of First Union National Bank, Charlotte, North Carolina, will be altered to reflect this new charter designation.

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Page 2 of 2 Merger Certification First Union National Bank/CoreStates Bank, N.A. (98-ML-02-005)

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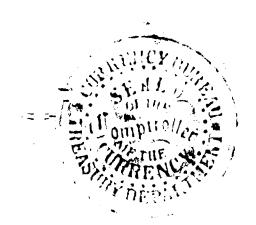
The authority to exercise fiduciary powers previously granted to First Union National Bank, Charter Nr. 22693, remains unaffected by this merger.

In the event of questions, I may be reached at (202) 874-5060.

Sincerely,

Richard T. Erb Licensing Manager





RECORDED: 06/07/2001

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