

Institution Name

RESOLVED, that any one of the following named officers, employees, or agents of this institution ("Authorized Persons") is hereby authorized to apply to the Federal Home Loan Bank of San Francisco ("Bank") (either orally or in writing, as required by the Bank) for advances, lines of credit, interest rate derivative transactions, letters of credit and other extensions of credit; to pledge, endorse and withdraw collateral required to secure such transactions; to purchase from or sell to the Bank funds in unsecured money market transactions (if an eligible institution); to enter into repurchase and resale transactions with the Bank; to open and maintain deposit or transaction accounts with the Bank and transfer funds (in accordance with procedures required by the Bank); to initiate securities and securities safekeeping transactions; to apply for funding through the Bank's Affordable Housing Program or any other community investment program; to engage in any other transactions or activities that the Bank may make available to its members from time to time; and to sign agreements, forms, certifications or confirmations, execute trades, call for funds, give notices, and do all other things necessary in connection with any of the above-listed activities:

(Print or type names)

AND FURTHER RESOLVED, that the Board of Directors (or the appropriate committee thereof) hereby authorizes the use of facsimile signatures of the Authorized Persons listed above in connection with any of the activities described above for which the Bank requires signatures; and

FURTHER RESOLVED, that any Authorized Person may delegate in writing the transaction authority given herein, either in whole or part, to any other officer, employee, or agent of the institution ("Designated Person") and the Bank shall be entitled to rely on any action taken within the scope of said delegation by any such Designated Person; and

FURTHER RESOLVED, that all authorized signatures and facsimile signatures appearing on the endorsements to mortgage notes pledged to the Bank in the past, present, and future are hereby ratified and confirmed as authorized signatures; and

FURTHER RESOLVED, that this resolution rescinds and supersedes all prior resolutions of the Board of Directors (or appropriate committee thereof) with respect to the matters described herein and that it shall be effective as of the date hereof and shall hereafter remain in full force and effect and binding upon this institution until written notice of its rescission is delivered to the Bank, PROVIDED, HOWEVER, that if any Authorized Person executes any agreement, form, certification or confirmation in connection with any of the above-listed activities prior to approval of this institution for membership in the Bank, such agreements, forms, certifications or confirmations shall not take effect unless and until this institution is approved for membership in the Bank.

I hereby certify that the above Resolution is a full, true and correct copy of a Resolution duly adopted by the Board of Directors (or an appropriate committee thereof) of _____ (Institution Name) at a meeting of said Board (or committee) held on _____ (Date) And that the signatures appearing on the accompanying Authorization are the true and correct signatures of the Authorized Persons reference in the Resolution.

Date	Corporate Secretary or Assistant Corporate Secretary Signature
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Authorization

Institution Name

The following individuals are Authorized Persons, pursuant to a Resolution adopted by the Board of Directors (or appropriate committee thereof) of this institution:

Authorized Persons

Name	Email Address	Signature

Federal Home Loan Bank of San Francisco Use Only

Date Received	Received By
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