

Comptroller of the Currency
TREASURY DEPARTMENT
OF THE UNITED STATES



Washington, D. C.,

Whereas, satisfactory evidence has been presented to the Comptroller of the Currency that *JPMorgan Chase Bank* located in New York, State of New York, has complied with all provisions of the statutes of the United States required to be complied with before being authorized to commence the business of banking as a National Banking Association;

Now, therefore, I hereby certify that the above-named association is authorized to commence the business of banking as a National Banking Association under the title *JPMorgan Chase Bank, National Association*, effective November 13, 2004.



Charter No. 8

In testimony whereof, witness my signature and seal of office this thirteenth day of November, 2004.

Julie L. Will
Acting Comptroller of the Currency