

CERTIFICATE OF APPROVAL OF MERGER
OF
EQUITY SAVINGS AND LOAN ASSOCIATION
INTO
LINCOLN FEDERAL SAVINGS AND LOAN ASSOCIATION

I, Michael M. Horn, Commissioner of Banking of the State of New Jersey, do hereby, in accordance with law, deem the merger of the Equity Savings and Loan Association of Kearny, N. J., into the Lincoln Federal Savings and Loan Association of Westfield, N. J., both corporations of New Jersey, in the interest of the public and of all the members of said associations, and approve the merger.

Michael M. Horn
Commissioner of Banking
of New Jersey

Dated: July 20, 1982

Mailed to:

Forrest R. Goodrum, Esq.
Lincoln Federal Savings & Loan Assoc.
1 Lincoln Plaza
Westfield, NJ 07091

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