

MAINE BUREAU OF FINANCIAL INSTITUTIONS  
CERTIFICATE FOR NORTHEAST BANK, F.S.B. AUBURN, MAINE TO  
CONVERT TO A STATE CHARTER UNDER THE NAME OF NORTHEAST  
BANK

I, the undersigned Superintendent of Financial Institutions of the State of Maine, do hereby certify that Northeast Bank, F.S.B., a savings and loan association with its principal place of business located in Auburn in the County of Androscoggin and the State of Maine, authorized to do business in the State of Maine and organized pursuant to federal law has filed with me a statement that it has complied with all applicable federal laws and regulations relating to its conversion to a state chartered universal bank with the name of Northeast Bank.

Upon receipt of said statement, I caused an investigation of said Northeast Bank, F.S.B. to be made, and it appears that all requirements of law and the Order approving the conversion of Northeast Bank, F.S.B. to a state chartered universal bank with the name of Northeast Bank, issued May 4, 2004, have been complied with; now, therefore, pursuant to Title 9-B M.R.S.A. §342.1, Northeast Bank, F.S.B. is hereby authorized to convert to a state chartered universal bank with the name of Northeast Bank effective close of business July 29, 2004.

IN WITNESS WHEREAS, I have hereunto set my hand as Superintendent of Financial Institutions, at Gardiner in the County of Kennebec and the State of Maine, this twenty-ninth day of July in the year of our Lord, two thousand four.

/s/ Howard R. Gray, Jr.  
Superintendent