
OMB APPROVAL

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. _____)*

VICAL INC.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

925602104

(CUSIP Number)

Check the following box if a fee is being paid with this statement [X]. (A fee is not required only if the filing person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7).

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SEC 1745 (2/92)

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CUSIP NO. 925602104

13G

NAME OF REPORTING PERSON

1 S.S. or I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

BankAmerica Corporation
94-1681731

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*

(a) [X]

(b) []

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

		SOLE VOTING POWER
NUMBER OF	5	-0-
SHARES		-----
		SHARED VOTING POWER
BENEFICIALLY	6	733,725
OWNED BY		-----
		SOLE DISPOSITIVE POWER
EACH	7	-0-
REPORTING		-----
PERSON		SHARED DISPOSITIVE POWER
WITH	8	723,725

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

733,725

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

5.7%

12 TYPE OF REPORTING PERSON*

HC

*SEE INSTRUCTION BEFORE FILLING OUT!

Page 2 of 11 pages

CUSIP NO. 925602104 13G

1 NAME OF REPORTING PERSON

S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

First Small Business Investment Company of California

95-6016836

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*

(a) [X]

(b) []

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

California

		SOLE VOTING POWER
NUMBER OF	5	-0-
SHARES		-----
		SHARED VOTING POWER
BENEFICIALLY	6	723,725
OWNED BY		-----
		SOLE DISPOSITIVE POWER
EACH	7	-0-
REPORTING		-----

PERSON -----
SHARED DISPOSITIVE POWER
WITH 8
723,725

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
9
723,725

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
10

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
11
5.7%

TYPE OF REPORTING PERSON*
12
IV

*SEE INSTRUCTION BEFORE FILLING OUT!

Page 3 of 11 pages

CUSIP NO. 925602104 13G

NAME OF REPORTING PERSON
1 S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Seafirst Corporation
91-0906215

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*
2 (a)
(b)

SEC USE ONLY
3

CITIZENSHIP OR PLACE OF ORGANIZATION
4
Washington

SOLE VOTING POWER
5
NUMBER OF -0-
SHARES

SHARED VOTING POWER
BENEFICIALLY 6
10,000
OWNED BY

SOLE DISPOSITIVE POWER
7
EACH -0-
REPORTING

SHARED DISPOSITIVE POWER
PERSON WITH 8
-0-

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
9
10,000

CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
10

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
0%

12 TYPE OF REPORTING PERSON*
HC

*SEE INSTRUCTION BEFORE FILLING OUT!

Page 4 of 11 pages

CUSIP NO. 925602104 13G

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Seattle-First National Bank
91-0402650

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*

(a)
(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
United States

5 SOLE VOTING POWER
NUMBER OF 5
SHARES -0-

6 SHARED VOTING POWER
BENEFICIALLY 6
OWNED BY 10,000

7 SOLE DISPOSITIVE POWER
EACH 7
REPORTING -0-
PERSON

8 SHARED DISPOSITIVE POWER
WITH 8
-0-

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
10,000

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
0%

12 TYPE OF REPORTING PERSON*
BK

*SEE INSTRUCTION BEFORE FILLING OUT!

SCHEDULE 13G

- Item 1(a) Name of Issuer: Vical Inc.
- (b) Address of Issuer's Principal Executive Offices: 9373 Towne Centre Dr.
Suite 100
San Diego, CA 92121
- Item 2(a) Names of Person Filing: BankAmerica Corporation ("BAC")
First Small Business
Investment Company of California
("FSBIC")
Seafirst Corporation ("SC")
Seattle-First National Bank
("SFNB")
- (b) Address of Principal Business Offices: (For BAC and FSBIC)
555 California Street
San Francisco, CA 94104
(For SC and SFNB)
701 Fifth Avenue
Seattle, WA 98104
- (c) Citizenship: BAC is organized under the laws of Delaware.
FSBIC is organized under the laws of the State of California.
SC is organized under the laws of the state of Washington.
SFNB is organized under the laws of the United States.
- (d) Title of Class of Securities: Common Stock
- (e) CUSIP Number: 925602104
- Item 3 If this statement is filed pursuant to Rules 13d-1(b), or 13d-2(b), check whether the person filing is a:
- (a) Broker or Dealer registered under Section 15 of the Act
- (b) Bank as defined in section 3(a)(6) of the Act
- (c) Insurance Company as defined in section 3(a)(19) of the Act
- (d) Investment Company registered under section 8 of the Investment Company Act
- (e) Investment Adviser registered under section 203 of the Investment Advisers Act of 1940
- (f) Employee Benefit Plan, Pension Fund which is subject to the provisions of the Employee Retirement Income Security Act of 1974 or Endowment Fund
- (g) Parent Holding Company, in accordance with (S)240.13d-1(b)(ii)(G)
- (h) Group, in accordance with (S)240.13d-1(b)(1)(ii)(H)

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Item 4 Ownership

- (a) Amount Beneficially Owned:
- | | |
|-------|---------|
| BAC | 733,725 |
| FSBIC | 723,725 |
| SC | 10,000 |
| SFNB | 10,000 |
- (b) Percent of Class:
- | | |
|-------|------|
| BAC | 5.7% |
| FSBIC | 5.7% |
| SC | 0% |
| SFNB | 0% |
- (c) Number of shares as to which such person has:
- (i) sole power to vote or direct the vote:

BAC	-0-
FSBIC	-0-
SC	-0-
SFNB	-0-

(ii) shared power to vote or direct the vote:	
BAC	733,725
FSBIC	723,725
SC	10,000
SFNB	10,000

(iii) sole power to dispose or direct the disposition of:	
BAC	-0-
FSBIC	-0-
SC	-0-
SFNB	-0-

(iv) shared power to dispose or direct the disposition of:	
BAC	723,725
FSBIC	723,725
SC	-0-
SFNB	-0-

Item 5 Ownership of Five Percent or Less of a Class.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Item 6 Ownership of More than Five Percent on Behalf of Another Person. Not Applicable.

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Item 7 Identification and Classification of the Subsidiaries Which Acquired the Security Being Reported on by the Parent Holding Company.

See Item 2. All of the entities described below are wholly-owned subsidiaries of BAC, which is a registered bank holding company. FSBIC is a direct subsidiary of BAC and classified as an Investment Company registered under Section 8 of the Investment Company Act. SC, a bank holding company registered under the Bank Holding Company Act, is the parent of SFNB. SFNB is a Bank, as defined in Section 3(a)(6) of the Act.

Item 8 Identification and Classification of Members of the Group. See Item 7.

Item 9 Notice of Dissolution of Group. Not Applicable.

Item 10 Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes or effect.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

BankAmerica Corporation

Dated: February 11, 1994

By /s/ Cheryl A. Sorokin

Cheryl A. Sorokin
Executive Vice President and
Secretary

Page 9 of 11 Pages

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

First Small Business Investment
Company of California

Dated: February 11, 1994

By /s/ Howard Peterson

Howard Peterson
Vice President

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Seafirst Corporation

Dated: February 11, 1994

By /s/ Stanley A. Carlson

Stanley A. Carlson
Senior Vice President,
General Counsel and
Corporate Secretary

Seattle-First National Bank

Dated: February 11, 1994

By /s/ Stanley A. Carlson

Stanley A. Carlson
Senior Vice President,
General Counsel and
Corporate Secretary

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Board of Directors
BankAmerica Corporation

November 1, 1993

BANKAMERICA CORPORATION
GENERAL OPERATING AND BORROWING RESOLUTION

The Board of Directors of BankAmerica Corporation ("BAC") authorizes and determines:

1. Any two BAC officers listed below under the designation "Group 1" (the "Officers"):

GROUP 1

- the Chairman of the Board
- the Chief Executive Officer
- the President
- any Vice Chairman of the Board
- any Vice Chairman
- the Chief Financial Officer
- the Treasurer
- the Financial Controller
- any Executive Vice President
- any Senior Vice President
- any Vice President
- the Secretary

or any one of such Officers in conjunction with any one of the BAC officers listed below under the designation "GROUP 2":

GROUP 2

- any Assistant Treasurer
- any Assistant Secretary
- any Assistant Vice President

be, and hereby are, authorized to make, execute, deliver, amend and terminate, in the name and on behalf of BAC, any and all such contracts, instruments, documents and agreements, and to perform any and all such acts, in the name and on behalf of BAC, as are deemed by such Officers to be desirable in connection with any of the activities set forth below; provided, however, that the opening of any account described in subparagraph (a) of this paragraph 1 requires the signature of a Vice Chairman or above; and provided, further, that any contract, instrument, document or agreement for any borrowing described in subparagraph (b) of this paragraph 1 requires the signature of the Treasurer or an Assistant Treasurer in addition to one other officer listed in GROUP 1 or 2 above, as the case may be; and provided, further, that notes representing commercial paper need be signed only by the Treasurer or an

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Assistant Treasurer. The execution of any contract, instrument, document or agreement by one or more Officers thereunto duly authorized by the foregoing shall be conclusive evidence, between any party to whom it is delivered and BAC, of the determination and approval by BAC of the matters described therein and of the transaction undertaken thereby, unless such party has previously received written notice of the revocation of this resolution.

(a) Establishment and use of accounts

where any Officer deems it desirable for the operations of BAC, to establish and maintain with Bank of America National Trust and Savings Association and any other banks, checking, time deposit, and other bank accounts, upon such terms and conditions as may be agreed upon with such banks; to execute, endorse or deliver on behalf of BAC, remittances, checks, drafts or other requests for withdrawal, transfer or deposit of funds from or to any of such bank accounts as shall be maintained in the name of BAC, and any bank maintaining any such account is hereby authorized and directed to honor remittances, checks, drafts or other requests for withdrawal, transfer or deposit of funds from or to any such account by or from such Officers;

(b) Borrowing

to borrow, in each case for an original term not exceeding nine months, from banks and other lenders, including subsidiaries of BAC, from time to time, such sums of money as may be deemed desirable for BAC to conduct its general business affairs and to grant security interests in existing and future assets of BAC to assure repayment of such indebtedness; provided that no such borrowing shall be permitted if, by reason of such new borrowing and after giving effect thereto, the aggregate amount of all borrowings of BAC having at their inception a term of nine months or less, other than such borrowings from subsidiaries of BAC, but including borrowings through the issuance of commercial paper pursuant to subparagraph (c) of this paragraph 1, would exceed the sum of SIX BILLION DOLLARS (\$6,000,000,000);

In computing compliance with the foregoing limitation:

- (i) Borrowings subject to such limitation which are expressed in foreign currencies shall be valued in U.S. dollars at least monthly, and the most recent valuation shall govern the determination whether any additional borrowing complies with such limitation;
- (ii) Obligations of BAC arising out of the issuance of travelers cheques, official checks and money orders, offered to the public as instruments of

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funds transmission and not bearing interest, are not subject to the foregoing limitation, nor shall they be included in computing compliance therewith; and

- (iii) Lines of credit or other commitments to lend obtained by BAC shall not be deemed borrowings except to the extent actually drawn upon or otherwise used;

If an express written determination is made by the person or persons thereunto duly authorized by paragraph 11 of the Resolution re Senior and Subordinated Debt adopted by this Board on November 1, 1993, or any resolution amending or superseding such resolution (the "Senior and Subordinated Debt Resolution"), that any proposed borrowings of BAC having at their inception a term of one month or more but not more than nine months are to be carried out in accordance with and subject to the requirements of the Senior and Subordinated Debt Resolution (whether or not the indebtedness represented by any such borrowings is of a kind generally covered by this subparagraph), BAC's aggregate liability for the amount of all such borrowings shall not be counted against the foregoing limitation. In the absence of any such express written determination, BAC's aggregate liability for the amount of all such borrowings shall be counted against the foregoing limitation;

(c) Commercial paper

subject to the limitation in subparagraph (b) of this paragraph 1, to issue and sell commercial paper in amounts deemed desirable by any Officer, in compliance with all applicable laws and regulations of governmental agencies, such commercial paper to be issued in the form of unsecured negotiable promissory notes (or in the form of book entries containing all of the information necessary for the completion and delivery of such notes), each note or book entry to be in an amount of at least ONE HUNDRED THOUSAND DOLLARS (\$100,000), with maturities not to exceed nine months from the date of issue, and at such rate or rates of interest, at such time or times, upon such other terms and conditions as shall be determined, and under such agreement or agreements or pursuant to such arrangements deemed desirable, by any Officer, in view of BAC's financial requirements; and, without limiting the generality of the foregoing authorization, (1) to enter into agreements or arrangements with Bank of America NT&SA, BA Securities, Inc. or any other banks or entities providing for the issuing, safekeeping, completion, countersignature, and delivery of BAC's commercial paper, and (2) to enter into agreements or arrangements for backup lines of credit for commercial paper; provided that borrowings

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under any such committed lines of credit shall be subject to the limitation on borrowings set forth in subparagraph (b) of this paragraph 1, but the unused amounts of credit under such lines shall not be deemed a borrowing subject to such limitation;

(d) Travelers cheques, official checks and money orders

in addition to and independent of the borrowing authorized in subparagraph (b) of this paragraph 1 and commercial paper issuance authorized in subparagraph (c) of this paragraph 1, to issue travelers cheques, official checks and money orders, offered to the public as instruments of funds transmission and not bearing interest, subject to compliance with all applicable laws and regulations of governmental agencies and, without limiting the generality of the foregoing authorization, to enter into agreements or arrangements with BA Cheque Corporation and any other entities providing for the offering, delivery and servicing of BAC's travelers cheques, official checks and money orders;

(e) Extending credit

to extend credit to subsidiaries and, to the extent permitted to BAC under applicable laws, to affiliates of BAC in amounts and on terms deemed desirable by any Officer;

(f) Powers of attorney

to grant such powers of attorney, proxies, and other agency powers to such persons and on such terms as are deemed desirable by any Officer for carrying on the business and affairs of BAC, including, without limiting the generality of the foregoing authorization, all contracts and documents of any sort relating to: applications to and negotiations with any and all governmental entities and agencies in the United States and abroad for the purpose of obtaining the necessary permits or approvals for operations of BAC anywhere in the world; the commencement and prosecution or defense of proceedings on behalf of and against BAC before courts, administrative tribunals, boards of arbitrators, and similar entities, and the compromise or settlement of the same; the voting of voting securities and other voting interests which may be held in corporations and other entities by BAC; and applications for letters patent, trademarks, copyrights, service marks, and similar matters on behalf of BAC;

(g) Service agreements

to enter into service agreements, on terms deemed desirable by any Officer, with its direct or indirect subsidiaries, including Bank of America NT&SA, any other banks, persons, firms, corporations and other entities whereunder personnel and facilities

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will be made available by or to BAC;

(h) Interests in real or personal property

to purchase, accept, lease, sell, transfer, grant, license, release and encumber interests, whether as security or otherwise, which BAC has or may by

such means acquire in real or personal property, whether standing in the name of BAC as owner, as the holder of any security interest, or in any other capacity; and, without limiting the generality of the foregoing authorization, to take all actions and execute and deliver all documents, notices, designations, appointments, substitutions and instructions regarding such real or personal property, or relating thereto;

(i) General power to contract

in addition to the authority in subparagraphs (a) through (h) of this paragraph 1, and whether or not of a kind generally covered therein, to enter into contracts of any kind or character, conveyances or leases of real or personal property, licensing agreements, contracts and agreements providing for services to be rendered by, to or for BAC, and to execute and deliver instruments, documents, agreements, contracts and other writings affecting in any way any real or personal property and interests therein and contract rights and obligations, now or hereafter owned by or standing in the name of BAC.

2. Any one BAC officer listed above under either the designation GROUP 1 or GROUP 2, or any member of the Legal Department of Bank of America NT&SA holding the title of counsel or a title senior thereto be, and hereby is, authorized to sign registrations, reports, certificates, applications and other writings on behalf of BAC for submission to or filing with any federal, state, local or foreign regulatory authorities, and any amendments, withdrawals, or terminations thereof, as are deemed desirable by such officer or attorney in connection with BAC's activities or affairs.

3. This resolution revokes and supersedes the General Operating and Borrowing Resolution adopted by this Board on May 21, 1992.

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CERTIFICATE

I, CHERYL SOROKIN, the Secretary of BankAmerica Corporation, a Delaware corporation, having its principal place of business in the City and County of San Francisco in the State of California, certify that the foregoing is a correct copy of a resolution adopted by the Board of Directors at a meeting held in accordance with the bylaws on November 1, 1993. This resolution is still in effect.

/s/ CHERYL SONOKIN

Secretary
BANKAMERICA CORPORATION

Dated: January 19, 1994

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First Small Business Investment Company of California
Board of Directors

October 22, 1992

GENERAL OPERATING RESOLUTION

1. This board authorizes any two of the following officers of this corporation, acting jointly:

the Chairman of the Board
the President
the Treasurer
any Vice President

to make, execute and deliver for and on behalf of this corporation, without limitation as to amount, all contracts, documents, instruments, and agreements of any kind or character, affecting any real or personal property, tangible or intangible, choate or inchoate, or any interest therein now or hereafter owned or thereby acquired by or standing in the name of this corporation, or obligating this corporation in any way, including but not limited to bills of sale, contracts of purchase or sale, contracts for services to be performed or received, mortgages, deeds of trust, deeds, licenses, leases, bonds, pledges, certificates, guaranties, security agreements or indentures, whether said property stands in the name of this corporation as owner, trustee, or otherwise.

2. This board authorizes any one of the officers listed above, acting alone, or any two of the following officers of this corporation, acting jointly:

any Assistant Vice President
the Secretary

to make, execute and deliver for and on behalf of this corporation all of the aforementioned contracts, documents, instruments or agreements involving amounts exceeding \$1,000, as reasonably determined by such officer or officers.

3. This board authorizes any one of the officers listed in paragraph #1 or paragraph #2 of this resolution, acting alone, to make, execute and deliver for and on behalf of this corporation all of the aforementioned contracts, documents, instruments or agreements involving amounts not exceeding \$1,000, as reasonably determined by such officer.

4. This board authorizes any officer of this corporation, or any attorney in the Legal Department of Bank of America NT&SA with the title of counsel or a title senior thereto to sign registrations, reports, certificates, applications and other writings on behalf of this corporation for submission to or filing with any federal, state, local or foreign regulatory authorities, and any amendments, withdrawals, or terminations thereof, as the officer or attorney deems appropriate.

C E R T I F I C A T I O N

I, Janice D. Eastridge, an Assistant Secretary of First Small Business Investment Company of California, a California corporation having its principal place of business in the City of Costa Mesa in the State of California, certify that the foregoing is a correct copy of a resolution adopted by the board of directors of this corporation in accordance with the bylaws at a meeting held on October 22, 1992. This resolution is still in effect and has not been amended.

/s/ JANICE D. EASTRIDGE

Janice D. Eastridge, Assistant Secretary
First Small Business Investment Company of California

Dated: January 19, 1994

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CERTIFICATE

The undersigned, the duly elected and acting Assistant Secretary of Seafirst Corporation, hereby certifies that the attached is a true and correct copy of the Signing Authority Resolution of Seafirst Corporation adopted by the Board of Directors April 17, 1975, and that said resolution is in full force and effect.

/s/ JOY A. WILKERSON

Joy A. Wilkerson

Dated the 20th day of January, 1994.

RESOLUTION

- - - - -

RESOLVED, that any two officers of SEAFIRST CORPORATION, acting jointly, are authorized to take the following action on behalf of SEAFIRST CORPORATION and in its name:

1. Vote the shares of common stock in other corporations owned by SEAFIRST CORPORATION, grant proxies to vote such shares and execute "consents to action" by shareholders of such other corporations;

2. Borrow such sum or sums as may be deemed necessary from any bank or other lender upon such terms as may be deemed appropriate, and, in order to secure payment of such borrowings, pledge, mortgage or grant a security interest

in any personal or real property owned by SEAFIRST CORPORATION or in which it has an interest;

3. Execute and deliver, with or without the corporate seal, any agreement, note or other evidence of indebtedness, pledge, mortgage, security agreement, deed, lease, assignment, bill of sale, guaranty or other undertaking or any other document or instrument relating to or affecting the property or business and affairs of SEAFIRST CORPORATION.

RESOLVED FURTHER, that any officer, acting alone, is authorized, on behalf of SEAFIRST CORPORATION and in its name, to execute checks, drafts or advices of debit and otherwise effect the withdrawal of funds of SEAFIRST CORPORATION from banks or other depositories, and to accept drafts and collect, discount, negotiate, endorse and assign, in the name of SEAFIRST CORPORATION, all checks, drafts, notes and other instruments and paper payable to or by SEAFIRST CORPORATION.

RESOLVED FURTHER, that for purposes of this resolution, the term "officer" shall mean the Chairman of the Board, Chairman of the Executive Committee, Vice Chairman of the Board, President, Secretary, Treasurer, Controller, Executive Vice President, Senior Vice President and any Vice President.

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CERTIFICATE

The undersigned, the duly elected and acting Assistant Secretary of SEATTLE-FIRST NATIONAL BANK, hereby certifies that the attached is a true and correct copy of the General Signature Resolution of SEATTLE-FIRST NATIONAL BANK adopted by the Board of Directors September 20, 1984, and that said resolution is in full force and effect.

/s/ JOY A. WILKERSON

Joy A. Wilkerson

Dated the 20th day of January, 1994.

SEATTLE-FIRST NATIONAL BANK

GENERAL SIGNATURE RESOLUTION

RESOLVED THAT: Instruments, documents or agreements relating to or affecting the property or business and affairs of this Corporation, or of this Corporation when acting in any representative or fiduciary capacity, may be executed in its name, with or without its corporate seal, by the following Officer or Officers within the scope of the signing authority described herein:

The general composition of the signature groups used is:

Group A: Executive Officer

Chairman of the Board, President, Vice Chairman of the Board, Executive Vice President, Corporate Secretary and Cashier, or any officer so designated by the Chief Executive Officer.

Group A signers have full signing authority for the Corporation.

Group B: Banking Officer

All officers involved in general commercial and consumer banking who are granted Group B signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Checks, drafts, money orders, bills of lading, safekeeping receipts, releases of collateral and receipts for securities, money or property paid or delivered; endorsement of notes and other instruments referred to in this section (a); letters of credit, bankers acceptances, authorizations to transfer or receive securities for account of the Corporation at Federal Reserve or correspondent banks, including authority to charge or credit its account, to sign certificates of deposit and to certify checks; also to guarantee signatures, to accept the assignment of registered securities, to sign relevant correspondence.

b. Satisfactions of mortgages and other liens, requests for reconveyances of property held under deeds of trust, and reassignments of any stocks, bonds, notes, leases or any other property held by this Corporation as security for indebtedness.

c. Loan agreements, loan commitments, standby letters of credit, participation

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agreements, certificates of participation, and repurchase agreements involving amounts not in excess of delegated lending or approval limits unless properly approved by the management of the Corporation.

d. Extensions of the time for payment of any note or other obligation held by this Corporation.

e. Notices of default and of election to sell or cause to be sold the property described in any deed of trust held by this Corporation, execute notices to the Trustee named any other document provided for by law, or which may be necessary, expedient or proper in order to protect or enforce the rights of this Corporation under any such deed or trust.

f. Claims of this Corporation as a creditor of any decedent, or of a person who is a party to any form of proceeding in bankruptcy, insolvency or similar proceeding, or any other claims of this Corporation in any other type of action or proceeding.

g. Proxies to vote stock held by this Corporation.

h. Pleadings and documents to be filed in any court or other proceeding involving this Corporation, including verifications of any such pleading or documents.

i. The "Oath of Officer of Incorporated Company" required by 46 U.S.C.A. 838 and other documents in favor of or affecting this Corporation in connection with the recording of preferred mortgages.

j. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices, and other internal documents necessary to discharge the duties of their positions.

k. Agreements, contracts, purchase orders, and leases involving amounts not in excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Group C: Staff Officer

All officers involved in general staff activities who are granted Group C signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices, and other internal documents necessary to discharge the duties of their positions.

b. Agreements, contracts, purchase orders, and leases involving amounts not in

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excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Group D: Trust Officer

All officers involved in trust activities who are granted Group D signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Acceptances of trusts and agencies; Petitions for the appointment of this Corporation in any representative or fiduciary capacity; Certificates of ownership in and any trust held by this Corporation, Certificates of authentication with respect to bonds, notes, debentures and other obligations issued under corporate mortgages, trust agreements and other indentures; safekeeping receipts; authorization to transfer or receive securities for account of the Corporation at Federal Reserve Bank or Correspondent Banks, including authority to charge or credit its account; Certificates of securities deposited, interim certificates and other certificates for and on behalf of this Corporation as depository or agent; Counter-signatures of bonds, notes, Certificates of stock, voting trust certificates or participation certificates on behalf of this Corporation as transfer agent or registrar; Certificates of cancellation and of cremation of stock, bonds, or other securities; guarantees of signature; checks; proxies to vote stock; all instruments necessary for the purchase, transfer and delivery of all bonds, capital stocks and other personal property held in any fiduciary capacity; or other instruments, documents and papers in connection with the proper management of any fiduciary account; and resignations of this corporation in any representative or fiduciary capacity; pleadings and documents to be filed in any court or other proceeding involving this Corporation; including verifications of any such pleading or documents.

Also, deeds to real property described in any deed of trust which names this Corporation as Trustee, after a Trustee's sale thereunder in the manner provided by law, or reconveyances of any property held under any deed of trust which names this Corporation as Trustee, and resignations of the Corporation as Trustee under Deed of Trust.

b. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices, and other internal documents necessary to discharge the duties of their positions.

c. Agreements, contracts, purchase orders and leases involving amounts not in excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

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Group E: Audit/Examining Officer

All officers involved in the auditing or examining activities of the Corporation who are granted Group E signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Receipts for statements, verifications of accounts, correspondence and documents related to functions pertaining to auditors and examiners.

b. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices, and other internal documents necessary to discharge the duties of their positions.

c. Agreements, contracts, purchase orders, and leases involving amounts not in excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Group F: Pro Managers

All staff members designated Pro Manager who are granted Group F signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the same documents as listed in Group B, paragraph a, or Group H, paragraph b.

Group G: Real Estate Officer

All officers involved in general real estate lending or mortgage banking activities who are granted Group G signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Loan commitments, loan agreements, standby letters of credit, interim loan participation agreements, and certificates of participation involving amounts not in excess of delegated lending or approval limits unless properly approved by the management of the Corporation.

b. Extension of the time for payment of any note or other obligation held by the Corporation.

c. Financial futures contracts not in excess of delegated limits.

d. Agreements to purchase loans, investor commitments and sales under GNMA securities and extensions of time relating thereto solely on final presidential loans not in excess of delegated limits.

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e. Loan servicing agreements, permanent loan participation agreements and certificates of participation.

f. Deeds, leases, assignments and conveyances of any real or personal property; assignments of loans secured by real property and the related collateral, bills of sale and assignments of personal property, stocks, bonds, or any interest therein.

g. Assignments and satisfactions of mortgages and other liens, requests for reconveyance of property held under deeds of trust and reassignments of any stocks, bonds, notes, leases or any other property held by the Corporation as security for any indebtedness.

h. Notices of default and of election to sell or cause to be sold property described in any deed of trust held by this Corporation, notices to the trustees named in any such deed of trust, and do any other act or sign any other document provided for by law, or which may be necessary, expedient or proper in order to protect or enforce the rights of this Corporation under such deed of trust.

i. Claims of this Corporation as creditor of any decedent, or the person who

is a party to any form of proceeding in bankruptcy, insolvency or similar proceeding or any other claim of this Corporation in any other type of action or proceeding.

j. Pleadings and documents to be filed in any court or other proceeding involving this Corporation, including verifications of any such pleadings or documents.

k. Checks, drafts, bills of lading, receipts for money or property paid or delivered to this Corporation.

l. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices and other internal documents necessary to discharge the duties of their positions.

m. Agreements, contracts, purchase orders, and leases involving amounts not in excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Group H: Real Estate Administrative Officer

All officers involved in mortgage servicing activities who are granted Group H authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Assignments and satisfactions of mortgages and other liens, requests for reconveyance of property held under deeds of trust and reassignments of any stocks,

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bonds, notes, leases or other property held by this Corporation as security for any indebtedness.

b. Notices of default and of election to sell or cause to be sold property described in any deed of trust held by this Corporation, notices to the trustees named in any such deed of trust, and do any other act or sign any other act or sign any other document provided for by law, or which may be necessary, expedient or property in order to protect or enforce the rights of this Corporation under such deed of trust.

c. Claims of this Corporation as creditor of any decedent, or the person who is a party to any form of proceeding in bankruptcy, insolvency or similar proceedings, or any other claims of this Corporation in any other type of action or proceeding.

d. Pleadings and documents to be filed in any court or other proceeding involving this Corporation, including verification of any such pleadings or documents.

e. Checks, drafts, bills of lading, receipts for money or property paid or delivered to this Corporation.

f. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices and other internal documents necessary to discharge the duties of their positions.

g. Agreements, contracts, purchase orders, and leases involving amounts not in excess of the approval level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Group I: Investment Banking/Treasury Officer

All officers involved in investment banking, securities sales and trading, treasury or funding activities who are granted Group I signing authority by the appropriate supervisory officer pursuant to the procedures set forth in the Corporation's Management and Staff Guide may execute the following:

a. Any and all agreements, commitments, notes or other obligations or documents required to transact the investment banking, funding or securities business of this corporation or any and all other agreements, commitments, rates, obligations or documents that are related to and/or an integral part of such businesses, and are not in excess of the limits established by the Chief Executive Officer.

b. Approval of Employee Reimbursement Memo, Sundry Expense Memo, Sundry Recovery Memo, Sundry Loss Memo, invoices and other internal documents necessary to discharge the duties of their positions.

c. Agreements, contracts, purchase orders, and leases (other than those described

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in paragraph a. above), involving amounts not in excess of the approval

level delegated by executive management of the Corporation, except as limited by the need for two signatures.

Facsimile Signatures

Cashier's Checks, Dividend Checks, Expense Checks, and drafts may be signed by a facsimile signature under such terms and conditions as are authorized by the Management Committee.

Documents Requiring Two Signatures

Traveler's letters of credit may not exceed \$25,000.00 each (unless specifically advised to Correspondents) and regardless will require two signatures.

Real property deeds, contracts, leases, assignments and other conveyances require two signatures EXCEPT two signatures shall not be required on deeds to real property described in any deed of trust which names this Corporation as Trustee after a Trustee's sale thereunder in the manner provided by law or reconveyances of any property held under any deed of trust which names this Corporation as Trustee, and resignations of the Corporation as Trustee under Deed of Trust.

All contracts, agreements, or other commitments which obligate the Corporation to a total expenditure in excess of \$25,000.00 and which involve acquisition by the Corporation of real personal property, services, or third-party financing for its own account require two signatures.

All contracts, agreements, assignments, bills of sale, or other commitments involving the disposition by the Corporation of personal property held for its own account and assigned a book, appraised, or fair market value in excess of \$25,000.00 require two signatures.

Officers of Subsidiary Corporations

The Chairman, President, Vice Chairman, or any Executive Vice President may grant signing authority for the Corporation of officers of wholly-owned subsidiary companies in accordance with the signing groups (other than Group A) designated herein.

FURTHER RESOLVED, that all signing resolutions authorizing Officers or others to sign any documents for or on behalf of this Corporation, heretofore adopted by the Board of Directors, which are inconsistent or in conflict with the foregoing Resolutions, be and they are hereby amended as of September 20, 1984.