OFFICE OF THRIFT SUPERVISION

Order No. 2002-25 Date: July 22, 2002 Re: Docket No. 0670

Capitol Federal Savings Bank Topeka, Kansas

Approval of Extension of Time Request

On April 12, 2001, the Managing Director, Office of Supervision, acting under delegated authority, issued Order No. 2001-26 approving the Application submitted by Capitol Federal Savings Bank, Topeka, Kansas (Savings Bank) to invest, through its Kansas service corporation (Capitol Funds, Inc.), in Capitol Federal Mortgage Reinsurance Company, a Vermont chartered, second-tier service corporation which will reinsure private mortgage insurance on loans originated by the Savings Bank.

Condition 1 of Order No. 2001-26 required that the proposed transaction be consummated within 120 calendar days from the date of the Order. The Savings Bank has requested an extension of time, until August 15, 2002, to consummate the proposed transaction. Based upon our review of the request, the request is hereby approved.

By order of the Director of the Office of Thrift Supervision, or his designee, effective July 22, 2002.

Scott M. Albinson Managing Director Office of Supervision