

102696

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

COMUNITY LENDING, INCORPORATED

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of COMUNITY LENDING, INCORPORATED for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to COMUNITY LENDING, INCORPORATED to transact business in this State under the name COMUNITY LENDING, INCORPORATED and attach hereto a duplicate original of the Application for such Certificate.

Dated: July 8, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Cara Seibel*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

JUN 24 9 31 AM '93

SECRETARY OF STATE

To the Secretary of State of Idaho

Pursuant to Section 301-910, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is ComUnity Lending, Incorporated
2. The name which it shall use in Idaho is ComUnity Lending, Incorporated
- (To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)
3. It is incorporated under the laws of the state of California
4. The date of its incorporation is July 3, 1980 and the period of its duration is perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is 175 Bernal Road, Suite 260, San Jose, CA 95119
6. The address to which correspondence should be addressed, if different from that in item 5.
SAME
7. The street address of its proposed registered office in Idaho is 877 Main Street, Boise, Idaho 83702-5858, and the name of its proposed registered agent in Idaho at that address is Prentice Hall Corporation System, Inc.
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
Residential Real Estate Lending

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

IDAHO SECRETARY OF STATE
19930624 0900 84620 2
CK #: 25738 CUST# 1
CORPORATIO 10 60.00= 60.00

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9. The names and respective addresses of its directors and officers are:

Name	Office	Address
W. Darryl Fry	President & CEO	537 Anzar Road San Juan Bautista, CA 95405
Thong Hong	Sr. Vice President	17330 Ringle Drive Morgan Hill, CA 95037
Max Bushman	Chief Financial Officer	1649 Bennington Ct Salinas, CA 93906
W. Darryl Fry	Secretary	537 Anzar Road San Juan Bautista, CA 95405

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This application is accompanied by a Certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: June 23, 1993

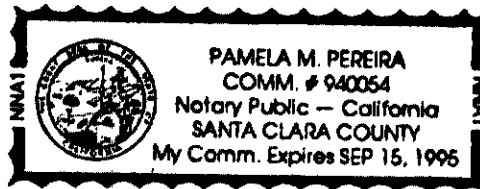
ComUnity Lending, Incorporated
(Corporation name)
By W. Darryl Fry
Its President/Vice President (please specify)
and W. Darryl Fry
Its Secretary/Assistant Secretary (please specify)

STATE OF California
COUNTY OF Santa Clara

ss: Max Bushman Max Bushman, Chief Financial Officer

I, Pamela M. Pereira, a notary public, do hereby certify that on this 23rd day of June, 19 93, personally appeared before me W. Darryl Fry, who being by me first duly sworn, declared that (s)he is the President of ComUnity Lending, Incorporated

that (s)he signed the foregoing documents as President & Secretary of the corporation and that the statements therein contained are true.



Pamela M. Pereira

Notary Public

State of California

OFFICE OF THE SECRETARY OF STATE

CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, MARCH FONG EU, Secretary of State of the State of California, hereby certify:

That on the 3rd day of July, 19 80,

COMUNITY LENDING, INCORPORATED

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

*IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal
of the State of California this
28th day of May, 1993*

March Fong Eu

Secretary of State