

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

CITIFINANCIAL MORTGAGE COMPANY

File Number C 129708

I PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

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

Dated: July 16, 1999



Pete T. Cenarrusa
SECRETARY OF STATE

By *Amanda [Signature]*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

FILED

JUL 16 11 01 AM

SECRETARY OF STATE OF IDAHO

1. The name of the corporation is CitiFinancial Mortgage Company
2. The name which it shall use in Idaho is _____
3. It is incorporated under the laws of Delaware
4. Its date of incorporation is 7-2-99
5. The address of its principal office is 300 St. Paul Place, Baltimore, Maryland 21202
6. The address to which correspondence should be addressed, if different than item 5, is _____
7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701
_____ and its registered agent in Idaho at that address is C T Corporation System

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

Name	Office	Address
See attached list of directors and officers		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 7/13/99

CitiFinancial Mortgage Company
(Corporation name)
By *Martin J. Wong*
Martin J. Wong
Its _____
Vice President
(specify capacity of signer)

Customer Acct #:
IDAHO SECRETARY OF STATE
(If using pre-paid account)

g:\corp\forms\ACA2.pmf Revised 4/97

7/13/99 10:00 AM = 00
CK: 144009332 CT: 70195 BH: 234497
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C129708

7/14/99

CITIFINANCIAL MORTGAGE COMPANY
(a Delaware corporation)

Directors:

Harry D. Goff
Raymond L. Fischer, Jr.
John Brooke Duvall, III

Officers:

<u>Name</u>	<u>Title</u>	<u>Business Address</u>	<u>Residence Address</u>
Harry D. Goff	President	227 West Trade St. Charlotte, NC 28202	5727 Ballinard Lane Charlotte, NC 28277
Raymond L. Fischer, Jr.	Chief Executive Officer/Vice President	300 St. Paul Place Balto., MD 21202	128 Briarcliffe Lane Bel Air, MD 21014
John Brooke Duvall, III	Vice President	300 St. Paul Place Balto., MD 21202	2306 Harcroft Rd. Timonium, MD 21093
Martin J. Wong	Vice President & Secretary	300 St. Paul Place Balto., MD 21202	9315 Steeple Court Laurel, MD 20723
Robert Hurley	Treasurer	300 St. Paul Place Balto., MD 21202	7801 Hackamore Potomac, MD 20854
Teresa M. Baer	Assistant Secretary	300 St. Paul Place Balto., MD 21202	922 Oakleigh Beach Rd. Balto., MD 21222

State of Delaware
Office of the Secretary of State

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I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "CITIFINANCIAL MORTGAGE COMPANY" IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE FOURTEENTH DAY OF JULY, A.D. 1999.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE NOT BEEN ASSESSED TO DATE.



A handwritten signature in cursive script, reading "Edward J. Freel".

Edward J. Freel, Secretary of State

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991288648

AUTHENTICATION: 9864556

DATE: 07-14-99