

State of Idaho

Office of the Secretary of State

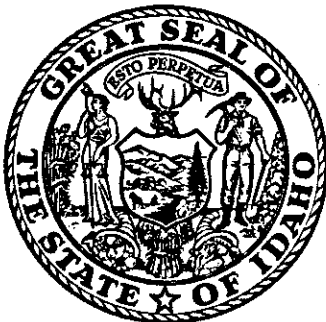
**CERTIFICATE OF AUTHORITY
OF
HMC-HOME MORTGAGES CO.**

File Number C 174101

I, BEN YSURSA, 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 18, 2007



Ben Yursa

SECRETARY OF STATE

By *Sheryl Dahke*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2007 JUL 18 PM 12:19

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

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the corporation is:
HMC-Home Mortgages Co.
2. The name which it shall use in Idaho is: HMC-Home Mortgages Co.
3. It is incorporated under the laws of: Texas
4. Its date of incorporation is: 05/03/2000
5. The address of its principal office is:
7500 San Felipe, Suite 500, Houston, TX 77063
6. The address to which correspondence should be addressed, if different from item 5, is:
101 NE 2nd St., Ocala, FL 34470
7. The street address of its registered office in Idaho is: CT Corporation System
and its registered agent in Idaho at that address is: 300 North 6th St, Boise, ID 83701
8. The names and respective business addresses of its directors and officers are:

| Name | Office Held | Business Address |
|------------------------|---|---|
| <u>Richard A. Lamz</u> | <u>President</u> | <u>7500 San Felipe, Suite 500</u> <u>Houston, TX 77063</u> |
| <u>Lee B. Farkas</u> | <u>Vice President/ Secretary/Director</u> | <u>101 NE 2nd St.</u> <u>Ocala, FL 34470</u> |
| | | |
| | | |

Dated: 07/16/2007

Signature: *Richard A. Lamz*

Typed Name: Richard A. Lamz

Capacity: President

[The signer must be a director or an officer of the corporation.]

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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Revised 08/2005

IDAHO SECRETARY OF STATE
07/18/2007 05:00
CK: 65 CT: 215535 BH: 1066218
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C174101

Corporations Section
P.O.Box 13697
Austin, Texas 78711-3697



Roger Williams
Secretary of State

Office of the Secretary of State

Certificate of Fact

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for HMC - HOME MORTGAGES CO. (file number 158185100), a Domestic For-Profit Corporation, was filed in this office on May 08, 2000.

It is further certified that the entity status in Texas is in existence.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on May 21, 2007.



A handwritten signature in cursive script that reads "Roger Williams".

Roger Williams
Secretary of State

Phone: (512) 463-5555
Provided for: Victoria Nimes

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