

State of Idaho

Office of the Secretary of State

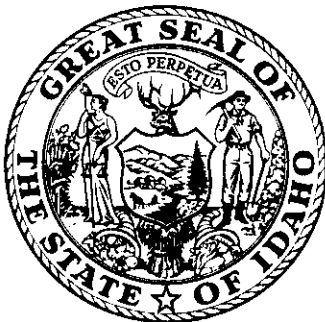
**CERTIFICATE OF AUTHORITY
OF
AMERICAN HOME MORTGAGE SERVICING, INC.**

File Number C 155625

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: 21 July 2004



Ben Yursa

SECRETARY OF STATE

By

[Signature]

FILED EFFECTIVE



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2004 JUL 21 A 11: 21

CLERK OF STATE
STATE OF IDAHO

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

1. The name of the corporation is:
American Home Mortgage Servicing, Inc.
2. The name which it shall use in Idaho is: _____
3. It is incorporated under the laws of: Maryland
4. Its date of incorporation is: August 3, 1972
5. The address of its principal office is:
520 Broadhollow Road, Melville New York 11747
6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: c/o C T Corporation System, 300 North 6th Street, Boise, Idaho 83702
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
<u>Michael Strauss</u>	<u>President and Director</u>	<u>520 Broadhollow Rd., Melville NY 11747</u>
<u>Alan Horn</u>	<u>EVP and Secretary</u>	<u>520 Broadhollow Rd., Melville ny 11747</u>
<u>Stephen Hozie</u>	<u>EVP and CFO</u>	<u>520 Broadhollow Rd., Melville NY 11747</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: _____

Signature: CHTyped Name: Alan HornCapacity: Executive Vice President and Secretary

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

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forms\appofauthority_profit.pmf
Revised 07/2002

IDAHO SECRETARY OF STATE
07/21/2004 05:00
CK: 92065 CT: 20168 BH: 756635
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C155625

STATE OF MARYLAND
Department of Assessments and Taxation

I, PAUL B. ANDERSON OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT ACCORDING TO THE RECORDS OF THE MARYLAND STATE DEPARTMENT OF ASSESSMENTS AND TAXATION COLUMBIA NATIONAL, INCORPORATED FILED ARTICLES OF AMENDMENT CHANGING ITS NAME TO AMERICAN HOME MORTGAGE SERVICING, INC. WHICH WERE RECEIVED AND APPROVED FOR RECORD BY THIS DEPARTMENT ON JULY 13, 2004.

I FURTHER CERTIFY THAT AMERICAN HOME MORTGAGE SERVICING, INC. IS IN GOOD STANDING WITH THIS DEPARTMENT AT THE TIME OF THIS CERTIFICATE.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS JULY 16, 2004.

Paul B. Anderson

Paul B. Anderson
Charter Division



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MRS (Maryland Relay Service) (800) 735-2258 TT/Voice
Fax (410) 333-7097