

State of Idaho

Department of State

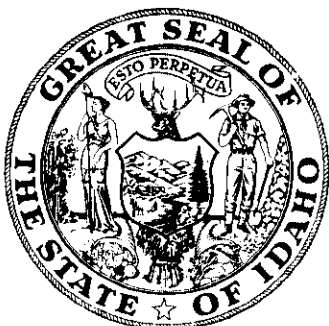
CERTIFICATE OF AUTHORITY OF

WORLD MORTGAGE CORPORATION
File number C 126380

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority to transact business in this State, duly executed 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 transact business in this State attach hereto a duplicate of the Application for such Certificate.

Dated: November 20, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *Debbie Farnsworth*

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:

The name of the corporation is World Mortgage Corporation

2. The name which it shall use in Idaho is World Home Mortgage Corporation
3. It is incorporated under the laws of Florida
4. Its date of incorporation is 9/23/96
5. The address of its principal office is 21301 Powerline Road, Suite 300, Boca Raton, Florida 33433
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
<u>Alan Reichstein</u>	<u>President and Director</u>	<u>21301 Powerline Road, Suite 300, Boca Raton, Florida 33433</u>
<u>Laura L. Biggins</u>	<u>Secretary/Treasurer and Director</u>	<u>21301 Powerline Road, Suite 300, Boca Raton, Florida 33433</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated 11/19/98 World Mortgage Corporation

By Alan Reichstein (Corporation name)

Its President (specify capacity of signer)

Customer IDAHO SECRETARY OF STATE

(If u) 11/20/1998 09:00
CK: 135018541 CT: 68662 BH: 162026
1 @ 100.00 = 100.00 AUTH PRO # 2

State of Florida



Department of State

I certify from the records of this office that WORLD MORTGAGE CORPORATION, is a corporation organized under the laws of the State of Florida, filed on September 23, 1996.

The document number of this corporation is P96000078869.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1998, that its most recent annual report was filed on January 29, 1998, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Fourth day of November, 1998



CR2EO22 (2-95)



Sandra B. Northam
Secretary of State