

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

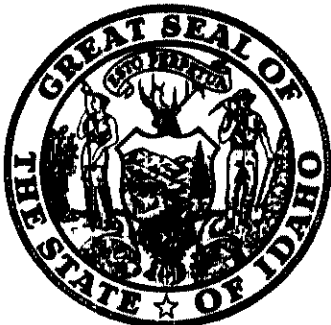
SUNAMERICA PREMIUM FINANCE, INC.

File number C 106667

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of SUNAMERICA PREMIUM FINANCE, INC. 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 SUNAMERICA PREMIUM FINANCE, INC. to transact business in this State under the name SUNAMERICA PREMIUM FINANCE, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: June 14, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Alma Sipe*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

JUN 14 2 25 PM '94

SECRETARY OF STATE

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, 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 SunAmerica Premium Finance, Inc.
2. The name which it shall use in Idaho is SunAmerica Premium Finance, Inc.
(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 Delaware
4. The date of its incorporation is May 9, 1994 and the period of its duration, if other than perpetual, is perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is 32 Loockerman Square, Suite L-100, Dover, Delaware 19901
6. The address to which correspondence should be addressed, if different than item 5, is N/A
7. The street address of its proposed registered office in Idaho is c/o The Prentice-Hall Corporation System, Inc., 877 Main Street, Boise, Idaho 83702-5858, and the name of its proposed registered agent in Idaho at that address is The Prentice-Hall Corporation System, Inc.
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: insurance premium financing

(Continued on reverse)

Submit applications and certificate of status

Office of the Secretary of State
Division of Corporations

Secretary of State use only

IDaho SECRETARY OF STATE

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CX #: 33990 CUST# 22931

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

Name	Office	Address
James K. Hunt	President and Director	1 SunAmerica Center, Century City Los Angeles, CA 90067-6022
Jay S. Wintrob	Vice President and Director	1 SunAmerica Center, Century City Los Angeles, CA 90067-6022
Susan L. Harris	Secretary and Director	1 SunAmerica Center, Century City Los Angeles, CA 90067-6022
Michael J. Campbell	Treasurer	1 SunAmerica Center, Century City Los Angeles, CA 90067-6022

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, dated within 90 days, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: May 23, 1994

SunAmerica Premium Finance, Inc.

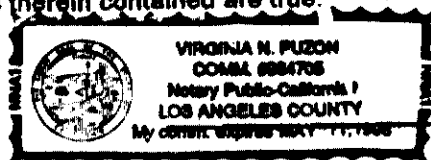
(Corporation name)

By James K. Hunt President
and Susan L. Harris Secretary
(Its Secretary/Assistant Secretary (please specify))

STATE OF California)
COUNTY OF Los Angeles) ss:

I, Virginia N. Puzon, a notary public, do hereby certify that on
this 23rd day of May, 19 94, personally appeared before
me Susan L. Harris, who being by me first duly sworn, declared that (s)he
is the Secretary of SunAmerica Premium Finance, Inc.

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



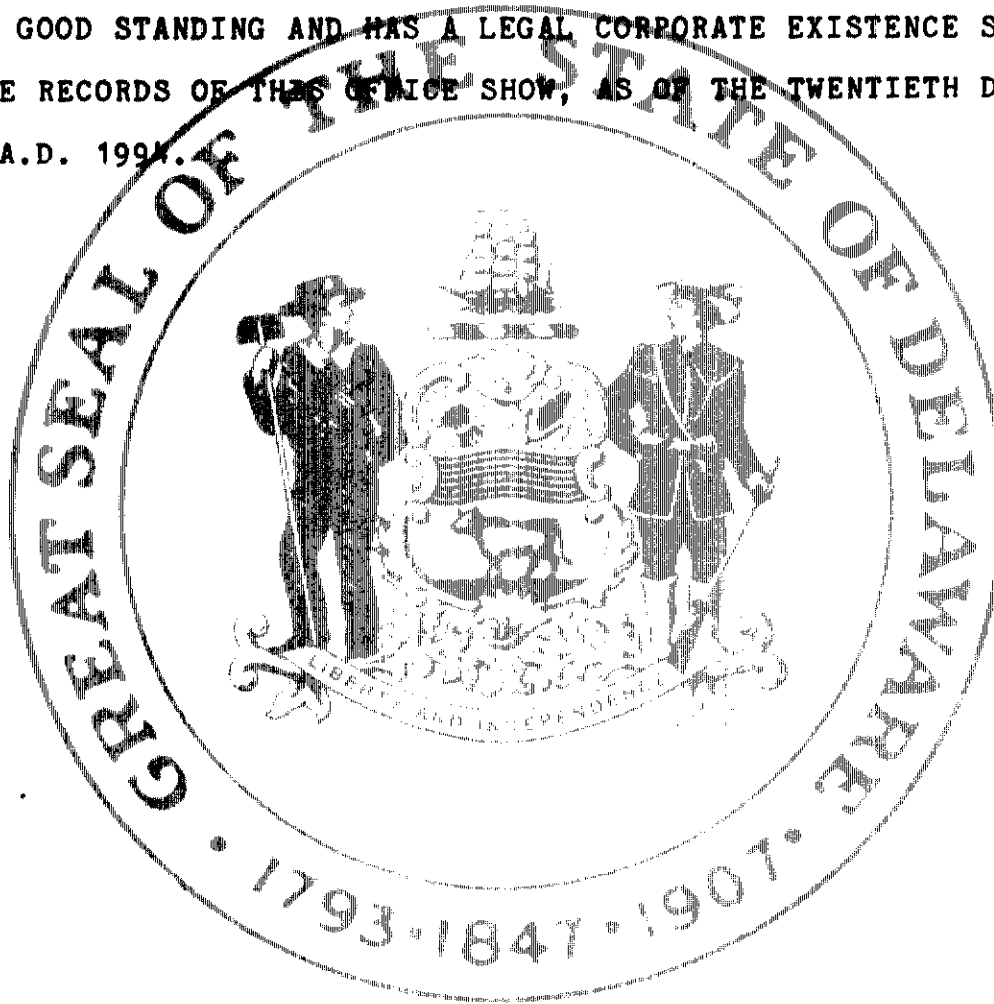
Virginia N. Puzon
Notary Public

Office of the Secretary of State

JUN 14 2 26 PM '94

SECRETARY OF STATE

I, WILLIAM T. QUILLEN, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "SUNAMERICA PREMIUM FINANCE, INC." 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 TWENTIETH DAY OF MAY, A.D. 1994.

*William T. Quillen*

William T. Quillen, Secretary of State

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AUTHENTICATION: 7126269

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DATE: 05-20-94