

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

MERIT MORTGAGE CORP.

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

Dated: April 13, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie Taylor*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

APR 13 3 35 PM '93

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 MERIT MORTGAGE CORP.

2. The name which it shall use in Idaho is MERIT MORTGAGE CORP.

(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 WASHINGTON

4. The date of its incorporation is NOVEMBER 1, 1991 and the period of its duration is until withdrawn.

5. The address of its principal office in the state or country under the laws of which it is incorporated is 10900 NE 8th Street, Suite 830, Bellevue, WA 98004-4405

6. The address to which correspondence should be addressed, if different from that in Item 5. 405 South 8th Street, Suite 111, Boise, Idaho 83702

7. The street address of its proposed registered office in Idaho is 405 South 8th Street, Suite 111, Boise, Idaho 83702, and the name of its proposed registered agent in Idaho at that address is Janice C. Griffith

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: financial - Mortgage Company

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

IDaho SECRETARY OF STATE
19930413 0900 66421 2
CX #: 1822 CUST# 1
CORPORATIO 10 60.00= 60.00

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

Name	Office	Address
Janice C. Griffith	President	3110 Crescent Rim Drive, Boise 83706
Wylie H. Griffith	Sec/Treas	" " " " " "

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

Dated: October 12, 1992

MERIT MORTGAGE CORP.

(Corporation name)

By

Janice C. Griffith

Its President/Vice President (please specify)

and

W. H. Griffith

Its Secretary/Assistant Secretary (please specify)

STATE OF IDAH)
COUNTY OF ADA) ss:

I, Anita Louise R. Horton, a notary public, do hereby certify that on this 12th day of April, 1992, personally appeared before me JANICE C. GRIFFITH, who being by me first duly sworn, declared that (s)he is the President of Merit Mortgage Corp.

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

Anita Louise R. Horton

Notary Public



Apr 13 3 33 PM '93

SECRETARY OF STATE

STATE of WASHINGTON SECRETARY of STATE

CERTIFICATE OF EXISTENCE/AUTHORIZATION

OF

MERIT MORTGAGE CORP.

I, RALPH MUNRO, Secretary of State of the State of Washington, hereby certify that I am the custodian of the corporation records of this state.

I FURTHER CERTIFY that the records on file in this office show that the above - named profit corporation was incorporated under the laws of the State of Washington and was issued a certificate of Incorporation in Washington on November 1, 1991.

I FURTHER CERTIFY that as of the date of this certificate no Articles of Dissolution or Certificate of Withdrawal have been filed, that the conditions of the Revised Code of Washington, Title 23B.01.280(2) (a) through (d) have been met, and the corporation is duly authorized to transact business in the corporate form in the State of Washington.

Date: April 12, 1993

Given under my hand and the seal of the State of Washington, at Olympia, the State Capitol.

Ralph Munro, Secretary of State