

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

ATLANTIC INTERNATIONAL MORTGAGE COMPANY
File number C 127531

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: February 11, 1999



Pete T. Cenarrusa
SECRETARY OF STATE

By

Sonya Herold

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:

1. The name of the corporation is Atlantic International Mortgage Company
2. The name which it shall use in Idaho is _____
3. It is incorporated under the laws of Florida
4. Its date of incorporation is 6/23/95
5. The address of its principal office is 2502 Rocky Point Drive, Suite 762, Tampa, Florida 33607
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>Steven L. Livingston</u>	<u>CEO and President and Director</u>	<u>2502 Rocky Point Drive, Suite 762, Tampa, Florida 33607</u>
<u>William L. Atteberry</u>	<u>Executive Vice President and</u>	<u>2502 Rocky Point Drive, Suite 762, Tampa, Florida 33607</u>
<u>Thomas J. Brown</u>	<u>CFO, Senior Vice President and</u>	<u>2502 Rocky Point Drive, Suite 762, Tampa, Florida 33607</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: _____

Atlantic International Mortgage Company
(Corporation name)

By Thomas J. Brown
Thomas J. Brown

Its _____ Secretary
(specify capacity of signer)

Customer Acct #:

(If using pre-paid account)

Secretary of State use only

IDAHO SECRETARY OF STATE

02/11/1999 09:00

CX: 135020013 CT: 60662 BH: 187336

1 @ 100.00 = 100.00 AUTH PRO # 2

1 @ 20.00 = 20.00 EXPEDITE C # 3

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State of Florida



Department of State

I certify from the records of this office that ATLANTIC INTERNATIONAL MORTGAGE COMPANY, is a corporation organized under the laws of the State of Florida, filed on June 23, 1995.

The document number of this corporation is P95000049219.

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 June 18, 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
Ninth day of February, 1999



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State