

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

TOWER ADMINISTRATIVE SERVICES, INC.
File number C 106860

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

Dated: July 5, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Jonny Harold*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

RECEIVED
SEC. 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 Tower Administrative Services, Inc.
2. The name which it shall use in Idaho is _____
(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 Illinois
4. The date of its incorporation is April 27, 1984 and the period of its duration, if other than perpetual, is _____
5. The address of its principal office in the state or country under the laws of which it is incorporated is Tower Administrative Services, Inc., % Ira Friedman, 30 N. LaSalle St. Suite 2626, Chicago, IL 60602-2505
6. The address to which correspondence should be addressed, if different than Item 5, is 8 Marticville Road, Lancaster, PA 17603
7. The street address of its proposed registered office in Idaho is 200 South College Street, Grangeville, ID 83530, and the name of its proposed registered agent in Idaho at that address is Gregory Fitzmaurice, Attorney at Law
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: Tower Administrative Services will debit customer's bank account biweekly then forward the monthly mortgage payment to the customer's lender.

(Continued on reverse)

Submit applications and certificate of status to:

Office of the Secretary of State
Division of Corporations
P.O. Box 83720
Boise, Idaho 83720-0080

Secretary of State use only

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19940705 0900 10993 2
CK #: 7929 CUST# 38842
CORP
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9. The names and respective addresses of its directors and officers are:

Name	Office	Address
John H. Barrett	President	100 Cloverly Lane, West Chester, PA
David B. Anderson	Secretary/Treasurer	8 Marticville Road, Lancaster, PA 17603
Authorized Shares	- 100,000	Common (\$10.00 par value)
Issued Shares	- 66 2/3	- David Anderson (\$10.00 par value)
Issued Shares	- 33 1/3	- John Barrett (\$10.00 par value)

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: 6/29/94

Tower Administrative Services, Inc.
(Corporation name)
By John H. Barrett
is President (or President, please specify)
and David B. Anderson
is Secretary/Treasurer (please specify)

NOTARIAL SEAL
LORINE A. GARPSTAS, Notary Public
Pequea Twp., Lancaster County, PA
My Commission Expires August 1, 1994

STATE OF _____
COUNTY OF _____

I, Lorine A. Garpstas, a notary public, do hereby certify that on this 29th day of June, 19 94, personally appeared before me John Barrett & David Anderson, who being by me first duly sworn, declared that (s)he is the President of Tower Administrative Services, Inc.

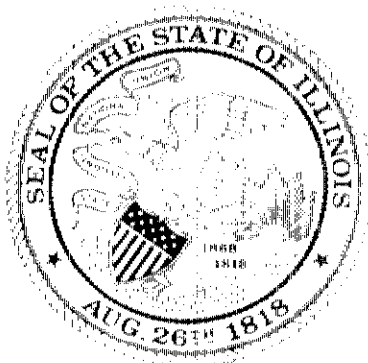
that (s)he signed the foregoing documents as Secretary of the corporation and that the statements therein contained are true.

Lorine A. Garpstas
Notary Public



To all to whom these Presents Shall Come, Greeting:

I, George H. Ryan, Secretary of State of the State of Illinois,
do hereby certify that TOWER ADMINISTRATIVE SERVICES, INC., A
DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE
APRIL 27, 1984, APPEARS TO HAVE COMPLIED WITH ALL THE PROVISIONS OF
THE BUSINESS CORPORATION ACT OF THIS STATE RELATING TO THE FILING
OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND AS OF THIS
DATE, IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN THE STATE OF
ILLINOIS*****



In Testimony Whereof, *I hereto set*
my hand and cause to be affixed the Great Seal of
the State of Illinois this _____ *13TH*
day of _____ *JUNE* *A.D., 19* *94*

George H Ryan

SECRETARY OF STATE