

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 Tonya Herold

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

RECEIVED
SECRETARY OF STATE

APR 9 '88

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 submit 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

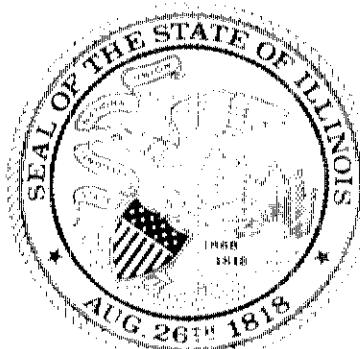
IDAHO SECRETARY OF STATE
19940705 0900 10993 2
DK #: 7929 CUST# 38842
CORP
100.00= 100.00



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 hereby set
my hand and cause to be affixed the Great Seal of
the State of Illinois this 13TH
day of JUNE A.D. 1994



George H. Ryan
SECRETARY OF STATE