

# State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY  
OF  
ACE FINANCIAL SOLUTIONS, INC.**

File Number C 141748

I PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is 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 and attach hereto a duplicate of the application for such certificate.

Dated: December 14, 2001



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Michelle Tenenby*



# APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

Dec 14 13 30 AM '01

(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:

- The name of the corporation is ACE Financial Solutions, Inc.
- The name which it shall use in Idaho is Same
- It is incorporated under the laws of Delaware
- Its date of incorporation is February 8, 1972
- The address of its principal office is 1601 Chestnut Street, Philadelphia, PA 19103
- The address to which correspondence should be addressed, if different from item 5, is Same
- The street address of its registered office in Idaho is c/o C T Corporation System, 300 North 6th Street,  
Boise, Idaho 83702, and its registered agent in Idaho at that address is C T Corporation System
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
See attached list		

Dated: 12/6/01ACE Financial Solutions, Inc.

(Corporation name)

By Cheryl A. BowdenIts Cheryl A. Bowden, Secretary

(specify capacity of signer)

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

IDAHO SECRETARY OF STATE  
 12/14/2001 05:00  
 CK: 134869237 CT: 15818 BH: 434672  
 1 @ 100.00 = 100.00 AUTH PRO # 2

Revised 7/97  
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State of Delaware  
Office of the Secretary of State

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I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "ACE FINANCIAL SOLUTIONS, 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 TENTH DAY OF DECEMBER, A.D. 2001.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE BEEN PAID TO DATE.



*Harriet Smith Windsor*  
Harriet Smith Windsor, Secretary of State

0778839 8300

AUTHENTICATION: 1491786

010629024

DATE: 12-10-01

Corporate Profile System  
Director Business Address List  
As of -12/06/2001

ACE FINANCIAL SOLUTIONS, INC.

Name, SSN, & Title

Business Address

DAVID A BUZEN

1133 AVENUE OF THE AMERICAS

MEMBER OF BOARD OF DIRECTORS

NEW YORK

NY

10036

JOHN STEVE EDMONDS

1601 CHESTNUT STREET

MEMBER OF BOARD OF DIRECTORS

PHILADELPHIA

19103

ROBERT E OMAHNE

1133 AVENUE OF THE AMERICAS

32ND FLOOR

MEMBER OF BOARD OF DIRECTORS

NEW YORK

10036

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Corporate Profile System  
Officer Business Address List  
As of - 12/06/2001

ACE FINANCIAL SOLUTIONS, INC.

Name, SSN, & Title	Business Address		
ROBERT E OMAHNE PRESIDENT	1133 AVENUE OF THE AMERICAS 32ND FLOOR NEW YORK		10036
DAVID A BUZEN VICE PRESIDENT	1133 AVENUE OF THE AMERICAS NEW YORK	NY	10036
MICHAEL STEVEN CANTER VICE PRESIDENT	1133 AVENUE OF THE AMERICAS NEW YORK	NY	10036
JAMES PHILLIP COYLE VICE PRESIDENT	1133 AVENUE OF THE AMERICAS NEW YORK	NY	10036
KENNETH RAY GARRETT VICE PRESIDENT TREASURER	TWO LIBERTY PLACE 1601 CHESTNUT STREET PHILADELPHIA	PA	19103
DAVID A GIRARDOT VICE PRESIDENT	TWO LIBERTY PLACE 1601 CHESTNUT STREET PHILADELPHIA	PA	19103

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SE 512

**Corporate Profile System**  
**Officer Business Address List**  
**As of - 12/06/2001**

**ACE FINANCIAL SOLUTIONS, INC.**

<b>Name, SSN, &amp; Title</b>	<b>Business Address</b>			
SURESH KRISHNAN	1133 AVENUE OF THE AMERICAS			
VICE PRESIDENT	NEW YORK	NY	10036	
ASSISTANT SECRETARY				
SIMON NELSON MEERS	1133 AVENUE OF THE AMERICAS			
VICE PRESIDENT	NEW YORK	NY	10036	
BRIAN JOHN RIORDAN	1133 AVENUE OF THE AMERICAS			
VICE PRESIDENT	NEW YORK	NY	10036	
ALAN STEWART ROSEMAN	1133 AVENUE OF THE AMERICAS			
VICE PRESIDENT	NEW YORK	NY	10036	
JOSEPH STAGLIANO	1601 CHESTNUT STREET			
VICE PRESIDENT	PHILADELPHIA	PA	19103	
PETER JOHN STEINMETZ	TWO LIBERTY PLACE			
VICE PRESIDENT	1601 CHESTNUT ST.			
ASSISTANT TREASURER	PHILADELPHIA	PA	19103	

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SECRET

**Corporate Profile System**  
**Officer Business Address List**  
**As of - 12/06/2001**

**ACE FINANCIAL SOLUTIONS, INC.**

<b>Name, SSN, &amp; Title</b>	<b>Business Address</b>			
LESLIE HOWARD YESNER	1601 CHESTNUT STREET			
VICE PRESIDENT CONTROLLER	PHILADELPHIA	PA	19103	
CHERYL AMELIA BOWDEN	TWO LIBERTY PLACE 1601 CHESTNUT ST.			
SECRETARY	PHILADELPHIA	PA	19192	
DEBORAH ASCHHEIM	1133 AVENUE OF THE AMERICAS			
ASSISTANT SECRETARY	NEW YORK	NY	10036	
JOHN MICHAEL BUCKLEY	TWO LIBERTY PLACE 1601 CHESTNUT STREET			
ASSISTANT SECRETARY	PHILADELPHIA	PA	19103	
MARK ALDO ZANDANEL	TWO LIBERTY PLACE 1601 CHESTNUT STREET			
ASSISTANT SECRETARY	PHILADELPHIA	PA	19103	
BARBARA A NEARY	1601 CHESTNUT STREET			
ASSISTANT TREASURER	PHILADELPHIA	PA	19103	

Corporate Profile System  
Officer Business Address List  
As of - 12/06/2001

ACE FINANCIAL SOLUTIONS, INC.

Name, SSN, & Title

Business Address

MICHAEL ANGELO WILLIAMS

1601 CHESTNUT STREET

ASSISTANT TREASURER

PHILADLEPHIA

19103

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Dec 14 10 31 AM '01

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