

# State of Idaho

Office of the Secretary of State

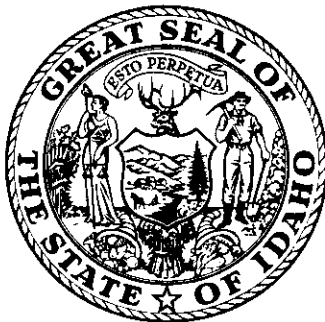
**CERTIFICATE OF AUTHORITY  
OF  
AMERICAN BUSINESS MORTGAGE SERVICES, INC.**

File Number C 151511

I, BEN YSURSA, 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: 29 October 2003



*Ben Yursa*

SECRETARY OF STATE

By

*Sheryl Davies*



# APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2003 OCT -2 AM 8:52

The undersigned Corporation applies for a Certificate of Authority and states as follows:

- The name of the corporation is: AMERICAN BUSINESS MORTGAGE SERVICES, INC.
- The name which it shall use in Idaho is: SEE ABOVE
- It is incorporated under the laws of: NEW JERSEY
- Its date of incorporation is: 2/8/55
- The address of its principal office is: 100 PENN SQUARE EAST, PHILADELPHIA, PA 19107
- The address to which correspondence should be addressed, if different from item 5, is: PO BOX 42727, PHILADELPHIA, PA 19101
- The street address of its registered office in Idaho is: 1401 SHORELINE DR STE 2  
and its registered agent in Idaho at that address is: CORPORATION SERVICE COMPANY
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>MILT RISEMAN</u>	<u>PRESIDENT</u>	<u>100 PENN SQUARE EAST, PHILA, PA</u>
<u>BEVERLY SANTILLI</u>	<u>SECRETARY</u>	<u>100 PENN SQUARE EAST, PHILA, PA</u>
<u>ANTHONY SANTILLI</u>	<u>DIRECTOR</u>	<u>100 PENN SQUARE EAST, PHILA, PA</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 9/11/03

Signature: *R Aungst*

Typed Name: RICHARD AUNGST

Capacity: VICE PRESIDENT

Customer Acct # : \_\_\_\_\_  
(if using pre-paid account)

Secretary of State use only

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forms\appforauthority\_profit.pmb  
Revised 07/2002

IDAHO SECRETARY OF STATE  
10/27/2003 05:00  
CK: 313461 CT: 173090 BH: 708522  
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Web Form

SECRETARY OF STATE  
STATE OF IDAHO

2003 OCT 29 PM 2:07  
SECRETARY OF STATE  
STATE OF IDAHO

C151511

STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
LONG FORM STANDING WITH CHARTER DOCUMENTS

AMERICAN BUSINESS MORTGAGE SERVICES, INC.

6489405000

*With the Previous or Alternate Name*

AMERICAN HOUSEHOLD MORTGAGE (Alternate Name)

NEW JERSEY MORTGAGE AND INVESTMENT CORP. (Previous  
Name)

*I, the Treasurer of the State of New Jersey,  
do hereby certify that the above-named  
New Jersey Domestic Profit Corporation was  
registered by this office on February 8, 1955.*

*As of the date of this certificate, said business  
continues as an active business in good standing  
in the State of New Jersey, and its Annual Reports  
are current.*

*I further certify that the registered agent and  
registered office are:*

*Corporation Service Company  
830 Bear Tavern Rd  
West Trenton, NJ 08628*

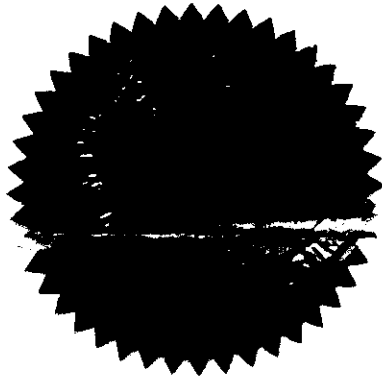
*I further certify that as of the date of this  
certificate, the following amendments and changes  
are on file in this office:*

*Continued on next page . . .*

STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
LONG FORM STANDING WITH CHARTER DOCUMENTS

AMERICAN BUSINESS MORTGAGE SERVICES, INC.

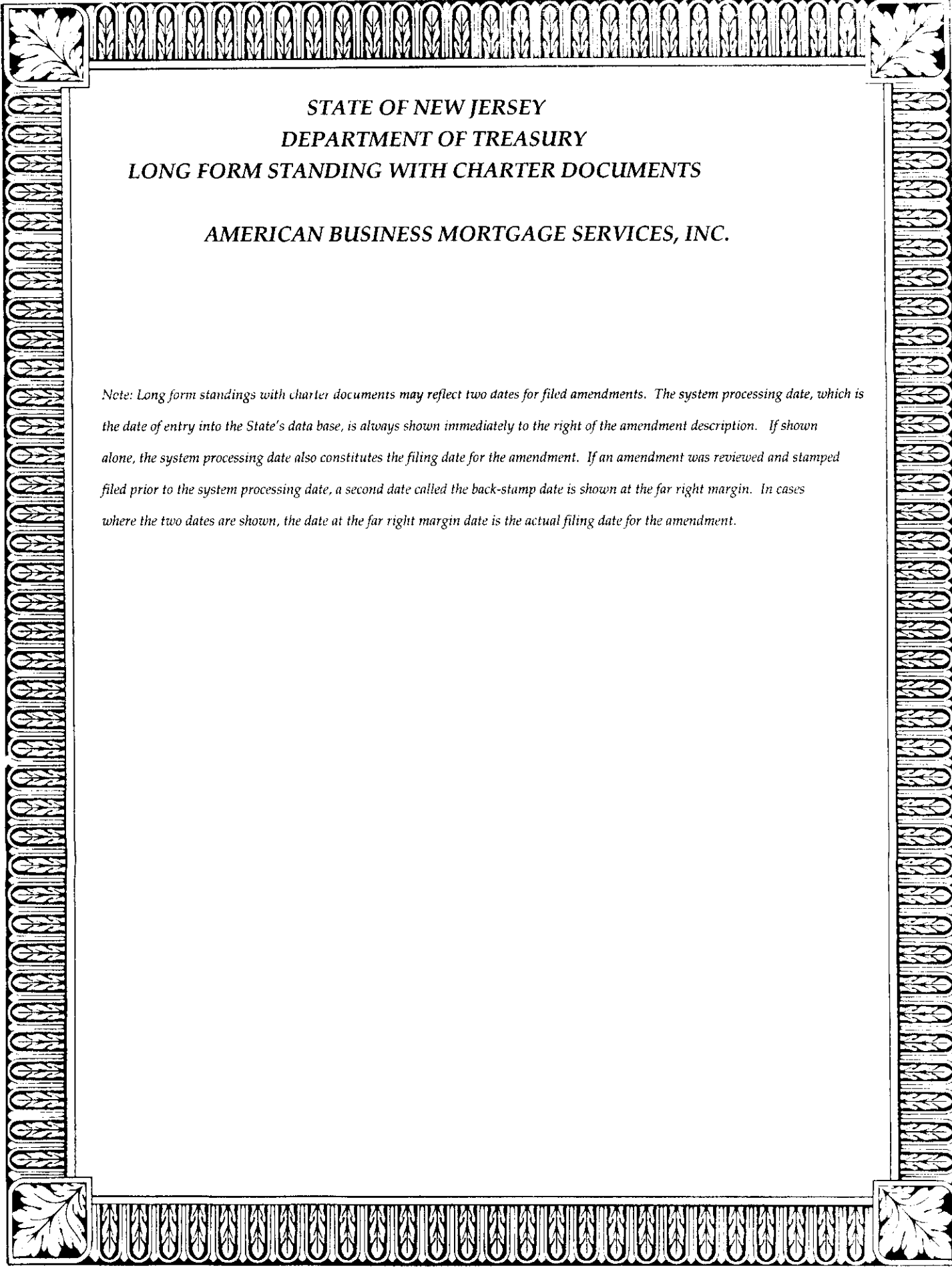
<i>Change Of Agent And Office</i>	03/07/1985	
<i>Change Of Registered Agent</i>	03/13/1986	
<i>Change Of Registered Agent</i>	03/13/1986	
<i>Change Of Registered Agent</i>	09/23/1987	
<i>Change Of Registered Office</i>	09/23/1994	
<i>Merged</i>	02/14/1997	02-13-97
<i>Change Of Agent And Office</i>	02/17/1998	
<i>Change Of Agent And Office</i>	02/27/1998	
<i>Alternate Name Filing</i>	06/04/1999	
<i>Name Change</i>	01/01/2001	
<i>Change Of Agent And Office</i>	07/31/2001	



IN TESTIMONY WHEREOF, I have  
hereunto set my hand and  
affixed my Official Seal  
at Trenton, this  
17th day of October, 2003

John E McCormac, CPA  
State Treasurer

Continued on next page . . .



STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
LONG FORM STANDING WITH CHARTER DOCUMENTS

*AMERICAN BUSINESS MORTGAGE SERVICES, INC.*

*Note: Long form standings with charter documents may reflect two dates for filed amendments. The system processing date, which is the date of entry into the State's data base, is always shown immediately to the right of the amendment description. If shown alone, the system processing date also constitutes the filing date for the amendment. If an amendment was reviewed and stamped filed prior to the system processing date, a second date called the back-stamp date is shown at the far right margin. In cases where the two dates are shown, the date at the far right margin date is the actual filing date for the amendment.*