

State of Idaho

Office of the Secretary of State

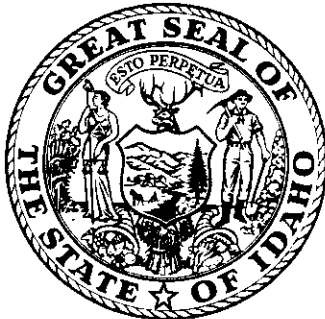
**CERTIFICATE OF AUTHORITY
OF
OLD REPUBLIC EQUITY CREDIT SERVICES, INC.**

File Number C 154346

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: 26 April 2004



Ben Yursa
SECRETARY OF STATE

By *[Signature]*

202



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

06 APR 26 AM 11:51

SECRETARY OF STATE
STATE OF IDAHO

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

1. The name of the corporation is:

Old Republic Equity Credit Services, Inc.

2. The name which it shall use in Idaho is: _____

3. It is incorporated under the laws of: Illinois

4. Its date of incorporation is: 01/29/1946

5. The address of its principal office is: 307 N. Michigan Avenue

Chicago, IL 60601

6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: 1401 Shoreline Drive, Suite 2, Boise, Idaho 83702

and its registered agent in Idaho at that address is: Corporation Service Company

8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
See attached officers/directors rider	rider	
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 4/16/04

Signature: Spencer LeRoy III

Typed Name: Spencer LeRoy III

Capacity: Sr. Vice President & Secretary

Customer Acct # :
(If using pre-paid account)

Secretary of State use only

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forms\appforcertificateauthority_profit.pmb
Revised 07/2002

IDAHO SECRETARY OF STATE
04/26/2004 05:00
CK: 31157 CT: 19577 DN: 741450
1 @ 100.00 = 100.00 AUTH PRO # 12
1 @ 20.00 = 20.00 EXPEDITE C # 13

C154346

**OLD REPUBLIC EQUITY CREDIT SERVICES, INC.
SCHEDULE A
OFFICERS & DIRECTORS**

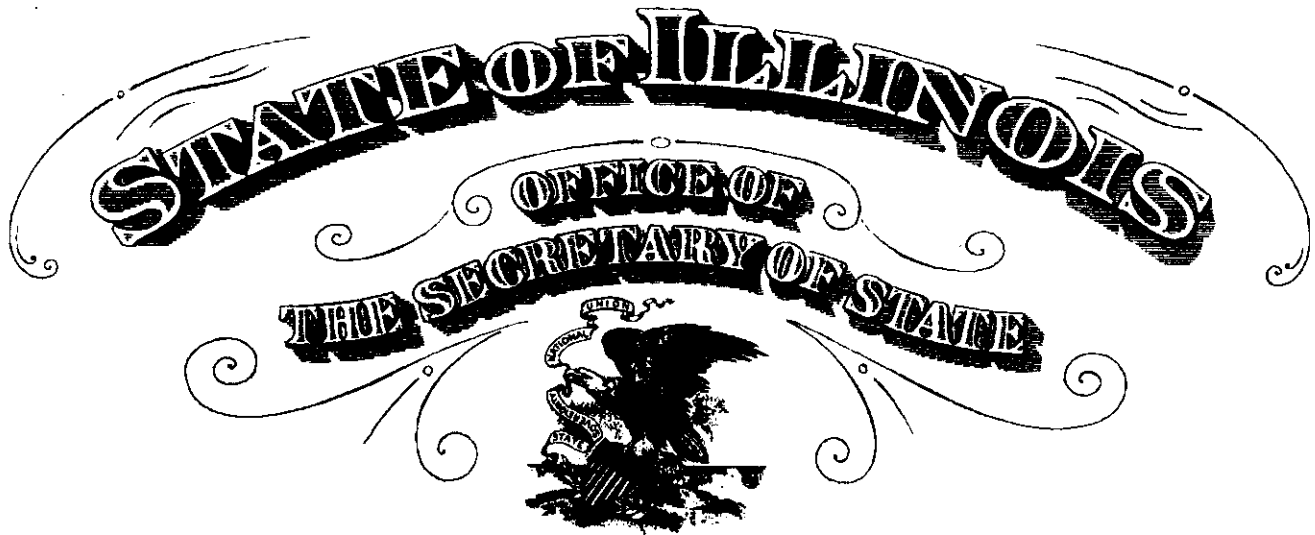
Aldo C. Zucaro	Director and Chairman of the Board
Leonard S. Milazzo	President and Assistant Secretary
John S. Adams	Director, Senior Vice President and Chief Financial Officer
Spencer LeRoy III	Director, Senior Vice President and Secretary
Charles S. Boone	Senior Vice President and Treasurer
Carl H. Brauer	Executive Vice President
Fred M. Savaglio	Vice President, Controller and Assistant Treasurer
JoAnn Handel	Assistant Vice President and Assistant Controller
JoAllyn Comstock	Assistant Secretary

Business address for all officers and directors:

307 N. Michigan Avenue
Chicago, IL 60601

File Number

2853-745-0



To all to whom these Presents Shall Come, Greeting:

I, Jesse White, Secretary of State of the State of Illinois, do hereby certify that

OLD REPUBLIC EQUITY CREDIT SERVICES, INC., A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE JANUARY 29, 1946, 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 19TH *day of* APRIL *A.D.* 2004

Jesse White

SECRETARY OF STATE