State of Idaho

Office of the Secretary of State

OF SEMPER HOME LOANS, INC.

File Number C 189398

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: December 14, 2010



Ben youra SECRETARY OF STATE

By Jan

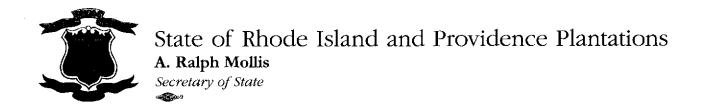


APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

10 DEC 14 AM 8: 08

		OF CORES BY OF STATE
The undersigned Corporation applies fo	r a Certificate of Autho	ority and states as follows: SECRES SY OF STATE STATE OF IDAHO
The name of the corporation is: Semper Home Loans, Inc.		
2. The name which it shall use in Idah	o is: Semper Hom	ne Loans, Inc.
3. It is incorporated under the laws of:	Rhode Island	
4. Its date of incorporation is: $\frac{03/09}{1}$	9/2005	<u></u>
 The address of its principal office is 225 Dupont Dr, Providence, 		
6. The address to which corresponder	nce should be address	sed, if different from item 5, is:
7. The street address of its registered and its registered agent in Idaho at	onice in Idano Is:,	423 Tyrell Lane, Boise, ID 83706 ional Registered Agents, Inc.
The names and respective business Name	s addresses of its direc	ctors and officers are: Business Address
Matthew J Sullivan	President	5 Fieldstone Circle, Greenville, RI 02828
40/00/0040		Customer Acct #:
Dated: 12/09/2010		(if using pre-paid account)
Signature: MuusiA-		Secretary of State use only
Typed Name: Matthew J Sullivan		IDAHO SECRETARY OF STATE 12/14/2010 05:00 CK: 4156 CT: 253503 BH: 1258803 1 6 166.66 = 186.66 AITH DON # 2
Capacity: President		IDAHO_SECRETARY OF STATE
The signer must be a director or a	n officer of the corporation	12/14/2010 05:00 CK: 4158 CT: 253503 BH: 1258003 1 6 100.00 = 180.00 AUTH PRO # 2



The Office of the Secretary of State of the State of Rhode Island and Providence Plantations, HEREBY CERTIFIES, that

Semper Home Loans, Inc.

a Rhode Island corporation, filed articles of incorporation in this office on the 9^{th} day of March, 2005; and

IT IS FURTHER CERTIFIED that as of this date said corporation is duly organized and existing under and by virtue of the laws of the State of Rhode Island and is in good standing according to the records of this office.

SIGNED AND SEALED tenth day of December, A.D. 2010.

Secretary of State

BXNellia Untenelli

