

State of Idaho

Office of the Secretary of State

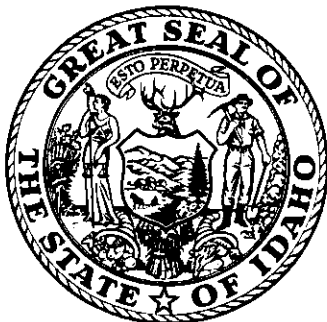
**CERTIFICATE OF AUTHORITY
OF
DREAM HOUSE MORTGAGE CORPORATION**

File Number C 165584

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: 13 March 2006



Ben Yursa
SECRETARY OF STATE

By

[Signature]



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

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

1. The name of the corporation is:

DREAM HOUSE MORTGAGE CORPORATION

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2. The name which it shall use in Idaho is: DREAM HOUSE MORTGAGE CORPORATION

3. It is incorporated under the laws of: RHODE ISLAND

4. Its date of incorporation is: MAY 26, 1988

5. The address of its principal office is:

385 SOUTH MAIN STREET, PROVIDENCE, RI 02903

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: 300 N 6TH STREET, BOISIE, ID 83701

and its registered agent in Idaho at that address is: CT CORPORATION SYSTEM

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

Name	Office	Address
<u>JOHN C. PONTE</u>	<u>PRESIDENT</u>	<u>385 South Main St., Providence, RI 02903</u>
<u>JOHN C. PONTE</u>	<u>VICE PRESIDENT</u>	<u>385 South Main St., Providence, RI 02903</u>
<u>JOHN C. PONTE</u>	<u>SECRETARY</u>	<u>385 South Main St., Providence, RI 02903</u>
<u>JOHN C. PONTE</u>	<u>TREASURER</u>	<u>385 South Main St., Providence, RI 02903</u>
<u>JOHN C. PONTE</u>	<u>DIRECTORS</u>	<u>385 South Main St., Providence, RI 02903</u>

Dated: 3/9/2006

Signature: [Signature]

Typed Name: John C. Ponte

Capacity: President

[The signer must be a director or an officer of the corporation.]

Customer Acct # :

(If using pre-paid account)

Secretary of State

03/13/2006 05:00

CK: 104670 CT: 94801 BH: 942875

1 @ 100.00 = 100.00 AUTH PRO # 2

1 @ 20.00 = 20.00 EXPEDITE C # 3

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Revised 05/2005

Web Form



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

Matthew A. Brown
Secretary of State

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

DREAM HOUSE MORTGAGE CORPORATION

a Rhode Island corporation, filed articles of incorporation in this office on the 18th day of May, 1988 with an effective date of the 26th day of May, 1988; 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 this fifteenth day
of February, A.D. 2006.

Matthew Brown

Secretary of State

BY *Debra Antonelli*

