

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY
OF
COVENTRY MORTGAGE OF UTAH, INC.

File Number C 145009

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: 7 August 2002



Pete T. Cenarrusa
SECRETARY OF STATE

By *Marilyn Tenney*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2002 AUG -7 AM 8:59

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:

COVENTRY MORTGAGE OF UTAH, INC.

2. The name which it shall use in Idaho is: COVENTRY MORTGAGE OF UTAH, INC.

3. It is incorporated under the laws of: UTAH

4. Its date of incorporation is: April 1, 2002

5. The address of its principal office is:
360 S. FORT LANE #2C, LAYTON, UT 84041

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: 10745 N. 39TH E. , IDAHO FALLS, ID 83401

and its registered agent in Idaho at that address is: TOM HUGHES

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

Name	Office	Address
<u>CHRIS HUGHES (pres)</u>	<u>LAYTON, UT</u>	<u>360 S. FORT LANE #2C</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 7/29/02

Signature:

Typed Name: CHRIS HUGHES

Capacity: PRESIDENT

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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forms\app\for\cert\of\authority_prof\i.pmf6
Revised 07/2002

IDAHO SECRETARY OF STATE
08/07/2002 05:00
CK: 562 CT: 150646 BH: 481357
1 @ 100.00 = 100.00 AUTH PRD # 3



Utah Department of Commerce
Division of Corporations & Commercial Code
160 East 300 South, 2nd Floor, S.M. Box 146705
Salt Lake City, UT 84114-6705
Service Center: (801) 530-4849
Toll Free: (877) 526-3994 Utah Residents
Fax: (801) 530-6438
Web Site: <http://www.commerce.utah.gov>

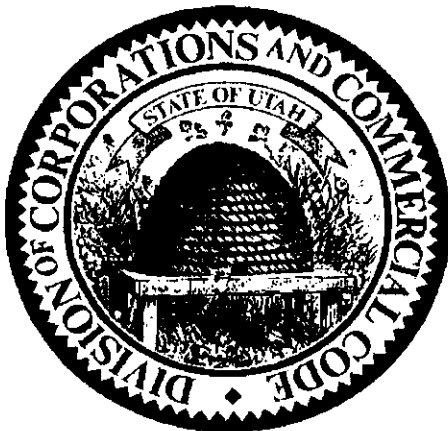
COVENTRY MORTGAGE
360 S FORT LANE #2-C
LAYTON UT 84041

August 2, 2002

CERTIFICATE OF EXISTENCE

Registration Number: 5148805-0142
Business Name: COVENTRY MORTGAGE OF UTAH, INC.
Registered Date: MAY 20, 2002
Entity Type: CORPORATION - DOMESTIC - PROFIT
Current Status: GOOD STANDING

The Division of Corporations and Commercial Code of the State of Utah, custodian of the records of business registrations, certifies that the business entity on this certificate is authorized to transact business and was duly registered under the laws of the State of Utah.



Kathy Berg
Director
Division of Corporations and Commercial Code

Dept. of Professional Licensing
(801) 530-6628

Real Estate
(801) 530-6747

Public Utilities
(801) 530-6651

Securities
(801) 530-6600

Consumer Protection
(801) 530-6601