

No. 105230	Idaho Corporation Annual Report Form	2. Registered Agent and Office NOT A P.O. BOX
Return To Secretary of State 700 W Jefferson P.O. Box 83720 Boise, ID 83720-0080 * FIRST NOTICE * NO FEE REQUIRED	Due No Later Than November 30, 1995	CT CORPORATION SYSTEM 300 N 6TH ST
	1 Mailing Address -- Please Correct if Not Correct	
	HEADLANDS MORTGAGE COMPANY PETER T PAUL 700 LARKSPUR LANDING #250	BOISE ID 83701
	LARKSPUR CA 94939	3. Incorporated Under The Laws of CA
		NO: 105230

4. Names and Addresses of Officers and Directors

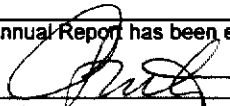
	Name	Street or P.O. Address	City	State	Postal Code
President:	PETER T. PAUL	700 LARKSPUR LANDING CIR #250,	LARKSPUR	CA	94939
Secretary:	GILBERT MACQUARRIE	700 LARKSPUR LANDING CIR #250,	LARKSPUR	CA	94939
Directors:	PETER T. PAUL	700 LARKSPUR LANDING CIR #250,	LARKSPUR	CA	94939
	DENNIS M. HART	700 LARKSPUR LANDING CIR #250,	LARKSPUR	CA	94939

5. Nature of Business

MORTGAGE BANKING

6. I certify that this Annual Report has been examined by me and is to the best of my knowledge true, correct and complete.

Signature



Date

7/11/95

Name (Typed or Printed)

ART MARTINSON

Title

Vice President