

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY
OF

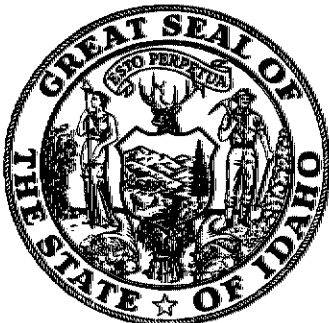
AMERIFIRST MORTGAGE CORP.

File number C 109323

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of AMERIFIRST MORTGAGE CORP. for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to AMERIFIRST MORTGAGE CORP. to transact business in this State under the name AMERIFIRST MORTGAGE CORP. and attach hereto a duplicate original of the Application for such Certificate.

Dated: February 6, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By

Sheryl DeWine

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

FEB 6 9 30 AM '95
SECRETARY OF STATE

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is Amerifirst Mortgage Corp.

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

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of New York

4. The date of its incorporation is January 26, 1962 and the period of its duration is Perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 236 Fulton Avenue, Hempstead, New York 11550

6. The address to which correspondence should be addressed, if different from that in item 5. Same

7. The street address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is C T Corporation System

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
The purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized to do business under the laws of Idaho.

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

IDAHO SECRETARY OF STATE
19950206 0900 61971 2
LR #: 59934 CUST#: 4567
CORP
1@ 100.00= 100.00

State of New York } ss:
Department of State

FEB 6 9 31 AM '95
SECRETARY OF STATE

I hereby certify, that the certificate of incorporation of AMERIFIRST MORTGAGE CORP. was filed 01/26/1962, under the name of THE PRUDENTIAL MORTGAGEE CO., INC., fixing the duration as perpetual, and that I have made a diligent examination of the index of corporation papers filed in this Department for a certificate, order, or record of a dissolution, and upon such examination, I find no such certificate, order or record, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

A Certificate of Amendment of THE PRUDENTIAL MORTGAGEE CO., INC., changing name to PRUDENTIAL MORTGAGEE CO., INC., was filed 04/16/1979.

A Certificate of Amendment of PRUDENTIAL MORTGAGEE CO., INC., changing name to AMERIFIRST MORTGAGE CORP., was filed 12/16/1992.

The Statement of Addresses and Directors is past due.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 13th day of December
one thousand nine hundred and
ninety-four.*



Secretary of State

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