



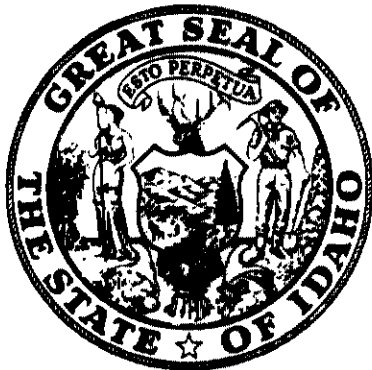
Department of State

**CERTIFICATE OF AUTHORITY
OF
TRANSWORLD MORTGAGE CORPORATION**

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of TRANSWORLD MORTGAGE CORPORATION 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 TRANSWORLD MORTGAGE CORPORATION to transact business in this State under the name TRANSWORLD MORTGAGE CORPORATION and attach hereto a duplicate original of the Application for such Certificate.

Dated **December 10, 1990**



Pete T. Cenarrusa

SECRETARY OF STATE

[Signature]
Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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 of

RECEIVED
SECRETARY OF STATE

1. The name of the corporation is Transworld Mortgage Corporation 90 DEC 10 PM 2-17

2. The name which it shall use in Idaho is Same as above

(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 Texas

4. The date of its incorporation is November 14, 1990 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 2425 West Loop South Ste 958 Houston, Texas 77027

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

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 proposes to pursue in the transaction of business in Idaho are: Mortgage Servicing

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

Name	Office	Address
<u>James Tang</u>	<u>CEO/Director</u>	<u>2425 West Loop South Houston Tx 77027</u>
<u>Richard F. Malloy</u>	<u>President</u>	<u>2425 West Loop South Houston, Tx 77027</u>
<u>Robert Bell</u>	<u>Senior Vice President</u>	<u>2200 West Loop South Houston, Tx 77027</u>
<u>Sanford Whitaker</u>	<u>Ex Vice President</u>	<u>2425 West Loop South Houston, Texas 77027</u>
<u>Theodore Louie</u>	<u>Secretary</u>	<u>2425 West Loop South Houston, Tx 77027</u>

(continued on reverse)

Name

Office

Address

Name	Office	Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: December 7, 1990

Transworld Mortgage Corporation

(Corporation Name)

By [Signature]
Its President/Vice President (please specify)

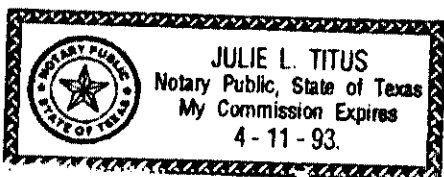
and [Signature]
Its Secretary/ Assistant Secretary (please specify)

STATE OF Texas)

COUNTY OF Harris) ss:

I, Julie L Titus, a notary public, do hereby certify that on this 7th day of December, 19 90, personally appeared before me Richard F Malloy, who being by me first duly sworn, declared that (s)he is the President of Transworld Mortgage Corporation

that (s)he signed the foregoing document as President of the corporation and that the statements therein contained are true.



Julie L. Titus
Notary Public



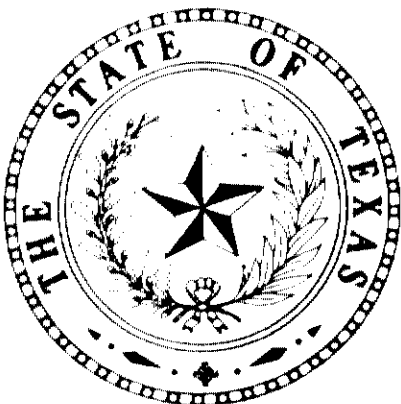
The State of Texas
Secretary of State

IT IS HEREBY CERTIFIED, THAT
TRANSWORLD MORTGAGE CORPORATION
FILED ARTICLES OF INCORPORATION IN THIS OFFICE AND WAS ISSUED
A CERTIFICATE OF INCORPORATION ON

NOV. 14, 1990;

THAT SO FAR AS IS SHOWN BY THE RECORDS OF THIS
DEPARTMENT, NO CERTIFICATE OF DISSOLUTION HAS BEEN FILED FOR SAID
CORPORATION, AND IT IS STILL IN EXISTENCE.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO
SIGNED MY NAME AND CAUSED TO BE
IMPRESSED HEREON THE SEAL OF STATE ON
NOV. 16, 1990



George S. Bayard Jr.
Secretary of State