State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

NATIONSCREDIT MANUFACTURED HOUSING CORPORATION

File Number C 140001

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: July 23, 2001



Pet / Cemeruse SECRETARY OF STATE

By Marica Ohellemy

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

10	the Secretary of State of Idaho: The undersigned Corporation applie	es for a Certificate of Authori	ty and states as follows: 23 PN 2: 29	
•	The name of the corporation is NationsCredit Manufactured Housing Corporation is National Manufactured Housing Corporation (National Manufactured Housing Corporation Housing Corporation Housing Corporation Housing Corporation (National Manufactured Housing Corporation Housing Corporation Housing Corporation Housing Corporation Housing Corporation (National Manufactured Housing Corporation Housing Corporation Housing Corporation Housing Corporation (National Manufactured Housing Corporation Housing Corporation Housing Corporation Housing Corporation Housing Corporation (National Manufactured Housing Corporation Housing Corporation Housing Corporation Housing Corporation Housing Corporatio			
	The name which it shall use in Idaho is NationsCredit Manufactured Housing Corporation			
	It is incorporated under the laws of _Delaware			
	Its date of incorporation is 5/29/96.			
	The address of its principal office is 401 North Tryon Street, NC1-021-02-20			
	Charlotte, NC 28255			
	The address to which corresponden	ce should be addressed, if o	lifferent than item 5, is	
	The street address of its registered	office in Idaho is 300 Nort	ch 6th Street	
	Boise, ID 83702 .and	its registered agent in Idaho	at that address is CT Corp. System	
	The names and respective business addresses of its directors and officers are:			
	Name	Office	Address	
	C David Brown	Director/Presiden		
	Gregory S. Mroz	Senior Vice Pres.	401 North Tryon Street	
	Edward J. Stark	Secretary	401 North Tryon Street	
	Robert J. Holz	Treasurer	401 North Tryon Street	
	And Applying the state of the s			

	Dated: 7/10/01	— г	Customer Acct #:	
	NationsCredit Manufactured Hou		(If using pre-paid account)	
	(Corporation name	w land	Secretary of State use only	
	5) — / - 6			
	lts Senior Vice President	u	IDAHO SECRETARY OF STATE 07/24/2001 05:00 CK: 4459697 CT: 122424 BH: 489376	
	(specify capacity of	signer)	1 @ 100.00 = 100.00 AUTH PRO # 8	

C 140001

State of Delaware

Office of the Secretary of State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "NATIONSCREDIT MANUFACTURED HOUSING CORPORATION" IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWENTY-SECOND DAY OF MAY, A.D. 2001.

Warriet Smith Windson Harriet Smith Windson, Secretary of State

AUTHENTICATION: 1148128

DATE: 05-22-01

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