

Department of State.

**CERTIFICATE OF AUTHORITY
OF
CARL I. BROWN AND COMPANY**

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of an Application of CARL I. BROWN AND COMPANY

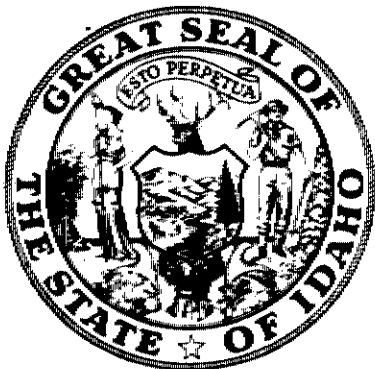
_____ for a Certificate of Authority to transact business in this State,
duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have
been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of
Authority to CARL I. BROWN AND COMPANY

to transact business in this State under the name CARL I. BROWN AND COMPANY

_____ and attach hereto a duplicate original of the Application
for such Certificate.

Dated August 24, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

Sandra Mathews

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:

1. The name of the corporation is CARL I. BROWN AND COMPANY

2. The name which it shall use in Idaho is CARL I. BROWN AND COMPANY

(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 KANSAS

4. The date of its incorporation is MAY 31, 1978 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 7101 COLLEGE BLVD., OVERLAND PARK, KANSAS 66210

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

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
The solicitation of residential loans, taking and closing on applications of residential loans.

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

Name	Office	Address
<u>Carl I. Brown</u>	<u>President</u>	<u>9723 Reeder, Overland Pk., KS 66108</u>
<u>Minerva Mufich</u>	<u>Sr. V.P.</u>	<u>10914 W. 98th Place, Overland PK, KS 66108</u>
<u>Molly S. Brown</u>	<u>Secretary</u>	<u>9723 Reeder, Overland Pk., KS 66210</u>
<u>Minerva Mufich</u>	<u>Treasurer</u>	<u>(see above)</u>
<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>

(continued on reverse)

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: August 20, 1987

CARL I. BROWN AND COMPANY
(Corporation Name)

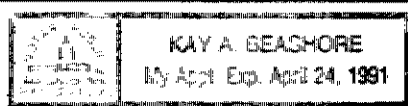
By *Minerva Mufich*
Its ~~President~~ Senior Vice President (please specify)
Minerva Mufich Senior Vice President
and *Lenore Lovell*
Its ~~Secretary~~ Assistant Secretary (please specify)
Lenore Lovell

STATE OF KANSAS)
) ss:
COUNTY OF JOHNSON)

I, Kay Beashore, a notary public, do hereby certify that on
this 20th day of August, 19 87, personally appeared before
me Minerva Mufich, who being by me first duly sworn, declared that (s)he
is the Senior Vice President of CARL I. BROWN AND COMPANY

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

Kay A. Beashore
Notary Public

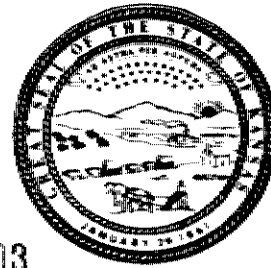


STATE OF KANSAS

OFFICE OF
SECRETARY OF STATE

BILL GRAVES

57 AUG 24 07 11 03



To all to whom these presents shall come, Greeting:

I, BILL GRAVES, Secretary of State of the State of Kansas, do hereby certify that I am the custodian of records of the State of Kansas relating to corporations and that I am the proper official to execute this certificate.

I FURTHER CERTIFY that

Carl I. Brown and Company

is a regularly and properly organized corporation under the laws of the State of Kansas having been incorporated in Kansas on the 31st day of May, A.D. 1978, has paid all fees and franchise taxes due this office and is in good standing according to the records now on file in the office of Secretary of State.

In testimony whereof:
I hereto set my hand and cause to be
affixed my official seal. Done at the
City of Topeka, this 29th day of
July, A. D. 1987.

BILL GRAVES
SECRETARY OF STATE



de

BY

ASSISTANT SECRETARY OF STATE