

State of Idaho

Department of State

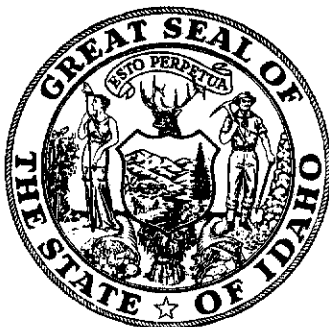
CERTIFICATE OF AUTHORITY OF

QUALITY FINANCIAL SERVICES, INC.
File number C 111949

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

Dated: September 7, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Redmon*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

SEP 7 8 50 AM '95
SECRETARY OF STATE
STATE OF IDAHO

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 Quality Financial Services, Inc.
2. The name which it shall use in Idaho is Quality Financial Services, Inc.
(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 Washington
4. The date of its incorporation is October 21, 1985 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 N. 2128 Pines Road, Suite 17-9, Spokane, Washington 99206
6. The address to which correspondence should be addressed, if different from that in item 5.
7. The street address of its proposed registered office in Idaho is 93 S. Cedar, Post Falls, Idaho, 83854, and the name of its proposed registered agent in Idaho at that address is Donald J. Bodenman
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: licensed mortgage brokers, real estate and development, contract and deed of trust acquisition

(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

9/7/95 9:00:00 AM
Customer # 3934
IVC960012395 16384

CORP CERT AUTHORITY PROFIT

1 @ 100.00 = 100.00

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

Name	Office	Address
Donald J. Bodenman	President	93 S. Cedar, Post Falls, Idaho 83854
Donna J. Bodenman	Secretary	93 S. Cedar, Post Falls, Idaho 83854
Donald J. Bodenman	Treasurer	93 S. Cedar, Post Falls, Idaho 83854

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 18, 1995

Quality Financial Services, Inc.

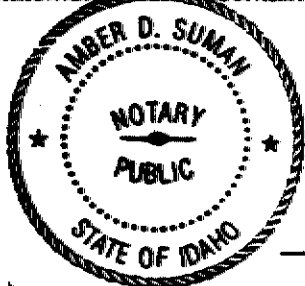
(Corporation name)

By Donald J. Bodenman Pres.
 its President/Vice President (please specify)
 and Donna J. Bodenman
 its Secretary/Assistant Secretary (please specify)

STATE OF Idaho)
) ss:
 COUNTY OF Kootenai)

I, Amber D. Suman, a notary public, do hereby certify that on
 this 18 day of August, 19 95, personally appeared before
 me Donald J. Bodenman/Donna J. Bodenman, who being by me first duly sworn, declared that (s)he
 is the President/Secretary of Quality Financial Services, Inc.

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



Amber D. Suman

Comm. 5/21/98
 Exp.

Notary Public



SEP 7 8 50 AM '95
SECRETARY OF STATE
STATE OF IDAHO

STATE of WASHINGTON SECRETARY of STATE

CERTIFICATE OF EXISTENCE/AUTHORIZATION

OF

QUALITY FINANCIAL SERVICES, INC.

I, RALPH MUNRO, Secretary of State of the State of Washington, hereby certify that I am the custodian of the corporation records of this state.

I FURTHER CERTIFY that the records on file in this office show that the above - named profit corporation was incorporated under the laws of the State of Washington and was issued a certificate of incorporation in Washington on October 21, 1985.

I FURTHER CERTIFY that as of the date of this certificate no Articles of Dissolution or Certificate of Withdrawal have been filed, that the conditions of the Revised Code of Washington, Title 23B.01.280(2) (a) through (d) have been met, and the corporation is duly authorized to transact business in the corporate form in the State of Washington.

Date: August 29, 1995

Given under my hand and the seal of the State of Washington, at Olympia, the State Capitol.

Ralph Munro Secretary of State

L. Tornow