

State of Idaho

Department of State

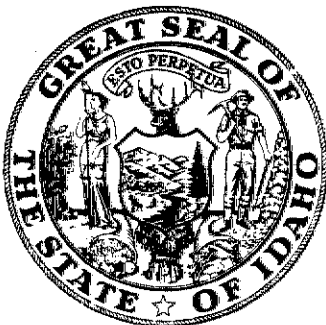
CERTIFICATE OF AUTHORITY OF

TRAVELERS HOME MORTGAGE SERVICES, INC.
File number C 117514

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

Dated: December 23, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By *Alisa A. Hartley*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

DEC 23 10 59 AM '96

1. The name of the corporation is TRAVELERS HOME MORTGAGE SERVICES, INC.
SECRETARY OF STATE
STATE OF IDAHO
2. The name which it shall use in Idaho is TRAVELERS HOME MORTGAGE SERVICES, INC.
3. It is incorporated under the laws of North Carolina
4. Its date of incorporation is 12-10-81 and its duration, if other than perpetual, is N/A
5. The address of its principal office in the state or country under the laws of which it is incorporated is
3101 PETTY ROAD DURHAM, NC 27707
6. The address to which correspondence should be addressed, if different than item 5, is
300 SAINT PAUL PLACE BALTIMORE, MD 21202
7. The street address of its registered office in Idaho is 300 NORTH 6TH STREET BOISE IDAHO 83701
and its registered agent in Idaho at that address is CT CORPORATION SYSTEM
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
CONSUMER AND MORTGAGE LENDING
9. The names and respective addresses of its directors and officers are:

Name	Office	Address
SEE ATTACHED		

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

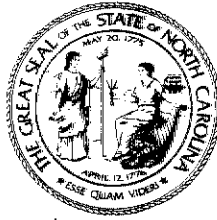
Dated: DEC 23 1996
By: L. S. DAVIS
L. S. DAVIS, VICE PRESIDENT
(please specify)

IDAHO SECRETARY OF STATE
Secretary of State use only
DATE 12/23/1996 0900 49302
3
CK #: 11301734 CUST# 70443
AUTH PRO
1 @ 100.00 = 100.00
CORP SUR 1 @ 20.00 = 20.00
#: C

TRAVELERS HOME EQUITY SERVICES, INC.
(a North Carolina corporation)

<u>Name and Title</u>	<u>Residence Address</u>	<u>Business Address</u>	<u>Date of Birth</u>	<u>SS #</u>
John B. Duvall, III Director and President	2306 Harcroft Rd. Timonium, MD. 21093	300 St. Paul Place Baltimore, MD. 21202	1/5/47	219-50-4025
Harry D. Goff Ex. V. President	7346 Kennington Ct. Charlotte, N.C.	227 West Trade Street Charlotte, N.C. 28202	5/7/47	520-54-7863
James P. Murphy Director and Vice President	1031 Breezewick Rd. Towson, MD. 21204	300 St. Paul Place Baltimore, MD. 21202	2/6/47	215-50-3066
David A. Smoley Director and Vice President	8502 Woodfall Road Balto., MD. 21236	300 St. Paul Place Baltimore, MD. 21202	2/8/45	468-54-7857
Warren E. Nelson Vice President	8 Evans Ct. Huntington Station New York 11746	300 St. Paul Place Baltimore, MD 21202	8/31/64	107-60-8608
A. Keith McClung, Jr. Sr. Vice President, Secretary & Gen Cnsl.	214 Ridgewood Rd. Balto., MD. 21210	300 St. Paul Place Baltimore, MD. 21202	9/13/34	234-50-0491
Donna A. Byrne Treasurer	12104 Long Lake Dr. Owings Mills, MD 21117	300 St. Paul Place Balto., MD. 21202	3/17/62	152-66-2293
Cheryl M. Moylan Assistant Secretary	106 Woodwind Road Baltimore, MD 21228	300 St. Paul Place Baltimore, MD 21202	7/15/45	219-44-7330

STATE OF NORTH CAROLINA



Department of The
Secretary of State

CERTIFICATE OF EXISTENCE

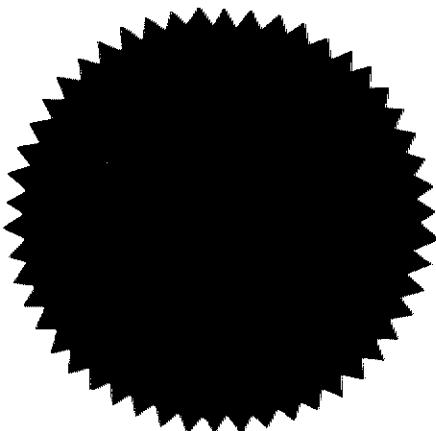
I, JANICE H. FAULKNER, *Secretary of State of the State of North Carolina*, do hereby certify that

TRAVELERS HOME MORTGAGE SERVICES, INC.

is a corporation duly incorporated under the laws of the State of North Carolina, having been incorporated on the 10th day of December, 1981, with its period of duration being perpetual.

I FURTHER *certify that the said corporation's articles of incorporation are not suspended for failure to comply with the Revenue Act of the State of North Carolina; that the said corporation is not administratively dissolved for failure to comply with the provisions of the North Carolina Business Corporation Act; that its most recent annual report required by G.S. 55-16-22 has been delivered to the Secretary of State; and that the said corporation has not filed articles of dissolution as of the date of this certificate.*

IN WITNESS WHEREOF, *I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 20th day of December, 1996.*



Janice H. Faulkner
Secretary of State