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State of Idaho

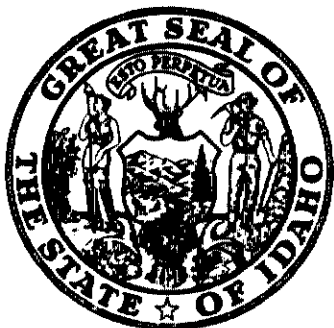
Department of State

CORPORATION REINSTATEMENT CERTIFICATE

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, do hereby certify that HOME OWNERS FUNDING CORP. OF AMERICA, a corporation organized under the laws of the State of Massachusetts, forfeited its corporate powers or its right to do business in the State of Idaho on December 1, 1993.

I FURTHER CERTIFY That the corporation has on December 20, 1993, been reinstated on the records of this office, and that its corporate powers or its right to do business in the State of Idaho are hereby restored.

Dated: December 20, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Jolly J. Clark*