

State of Idaho

Department of State

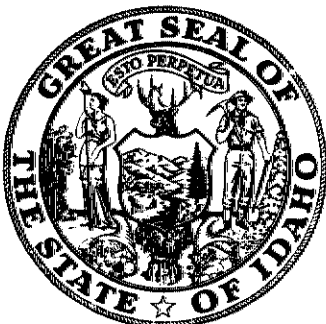
AMENDED CERTIFICATE OF AUTHORITY OF

MARGARETTEN & COMPANY, INC.
File Number C 93212

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of MARGARETTEN & COMPANY, INC. for an Amended 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 Amended Certificate of Authority to MARGARETTEN & COMPANY, INC. to transact business in this State under the name CHEMICAL RESIDENTIAL MORTGAGE CORPORATION and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: October 24, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

To the Secretary of State of Idaho:

Pursuant to Section 30-1-118, *Idaho Code*, the undersigned Corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

1. A Certificate of Authority was issued to the corporation by your office on AUGUST 31, 1990 ^{SECRETARY OF STATE} 19_____, authorizing it to transact business in the State of Idaho under the name of Margaretten & Company, Inc.
2. Its corporate name has been changed to Chemical Residential Mortgage Corporation
- (Note: If the corporation name has not been changed, insert "No change.")
3. The name which it shall use hereafter in the State of Idaho is _____

It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows:

No Change

(Note: If no additional changes are proposed, insert "No change.")

Dated October 5, 1994

Chemical Residential Mortgage Corporation

(Corporation Name)

By Eileen Reinhardt

Sr. ~~Its President~~ Vice President (please specify)
Eileen Reinhardt

And Barbara Licari

~~Its Secretary~~ Assistant Secretary (please specify)
Barbara Licari

STATE OF New Jersey)
)ss:
COUNTY OF Middlesex)

I, Phyllis J. Orenyo, a notary public, do hereby certify that on this 5th day of October, 1994, personally appeared before me Eileen Reinhardt, who being by me first duly sworn, declared that (s)he is the Sr. Vice President of Chemical Residential Mortgage Corporation

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

PHYLLIS J. ORENYO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Oct. 29, 1994

Phyllis J. Orenyo
Notary Public

Secretary of State use only

Submit application and filing fee to: IDAHO SECRETARY OF STATE	IDAHO SECRETARY OF STATE
19941024 0900 37380 5	19941024 0900 37380 4
Office of the Secretary of State CK #: 56369	CUST# 20168
Division of Corporations	CK #: 56369 CUST# 20168
Statehouse, Room 203 1@ 20.00=	CORP
Boise, Idaho 83720	CORP
	1@ 30.00= 30.00