

State of Idaho

Office of the Secretary of State

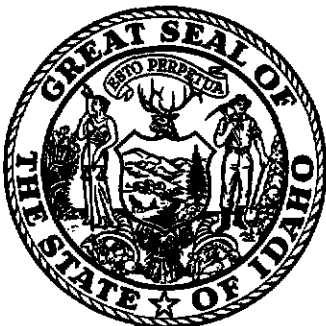
**CERTIFICATE OF AUTHORITY
OF
CRESCENT MORTGAGE COMPANY**

File Number C 181558

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: January 14, 2009



Ben Yursa

SECRETARY OF STATE

By

A large, stylized handwritten signature of Ben Yursa, written in black ink, positioned over a horizontal line.

202



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED EFFECTIVE

2009 JAN 14 PM 2:24

SECRETARY OF STATE
STATE OF IDAHO

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

1. The name of the corporation is:

Crescent Mortgage Company

2. The name which it shall use in Idaho is:
- Crescent Mortgage Company

3. It is incorporated under the laws of:
- Delaware

4. Its date of incorporation is:
- 10/22/2003

5. The address of its principal office is:

115 Perimeter Center Place, Suite 285, Atlanta, GA 30346

6. The address to which correspondence should be addressed, if different from item 5, is:

same

7. The street address of its registered office in Idaho is:
- 1111 W. Jefferson St. Suite 530, Boise 83702

and its registered agent in Idaho at that address is: CT Corporation System

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

Name

Title

Business Address

Please see attachedDated: 1/14/2009Signature: [Signature]Typed Name: Kelly ByersCapacity: CFO*[The signer must be a director or an officer of the corporation.]*

Customer Acct #:

(if using pre-paid account)

Secretary of State use only

 Corporation
 for application authority form
 Revised 05/2005

 IDAHO SECRETARY OF STATE
 01/14/2009 05:00
 CK: 189922 CT: 172099 BH: 1152407
 1 @ 100.00 = 100.00 AUTH PRO # 2

Web Form

C181558

OFFICE	NAME	STREET ADDRESS	CITY	STATE	ZIP
President/Director	Michael P Leddy	115 Perimeter Center Place, Suite 285	Atlanta	GA	30346
Secretary/Treasurer	Kelly Byers	115 Perimeter Center Place, Suite 285	Atlanta	GA	30346
Director	Robert C. KenKnight	115 Perimeter Center Place, Suite 285	Atlanta	GA	30346
Director	Jerry Rexroad	288 Meeting Street	Charleston	SC	29401
Director	Frank Cole	288 Meeting Street	Charleston	SC	29401
Director	John Russ	288 Meeting Street	Charleston	SC	29401
Director	Benedict Rosen	9005 Kings Road	Myrtle Beach	SC	29572

Delaware

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The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "CRESCENT MORTGAGE COMPANY" IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWENTY-THIRD DAY OF DECEMBER, A.D. 2008.



3718603 8300

081211351

You may verify this certificate online
at corp.delaware.gov/authver.shtml

Harriet Smith Windsor

Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 7044459

DATE: 12-23-08