State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

GREATER SUBURBAN MORTGAGE COMPANY

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

Dated: April 7, 1993

Lite of Cenarrusa SECRETARY OF STATE

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

APR 7 9 48 AM '93 SEGRETARY OF STATE

The name of the corporation is	GREATER SUBURBAN MOR	TGAGE COMPANY
THE HEALTH OF THE CONFORMACT IS		
The name which it shall use in Ideh	o is GREATER S	SUBURBAN MORTGAGE COMPANY
Directors resolution adopting assumed	name in idaho.)	dy on file. Must be accompanied by a Board of
t is incorporated under the laws of	California	
The date of its incorporation is	11/20/92	and the period of its duration
namatual		•
1250 Marina Village Par		
The address to which corresponder	nce should be addressed. i	f different from that in item 5.
•		
The street address of its proposed	registered office in Ideho is	300 North 6th Street,
The street address of its proposed Boise,	registered office in Idaho i Idaho 83701	8 300 North 6th Street,
The street address of its proposed Boise,	registered office in Idaho i Idaho 83701	8 300 North 6th Street,
The street address of its proposed Boise, registered agent in Idaho at that ad	registered office in Idaho i Idaho 83701 C T COR	8, and the name of its propose RPORATION SYSTEM
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To the Secretary of State of Idaho

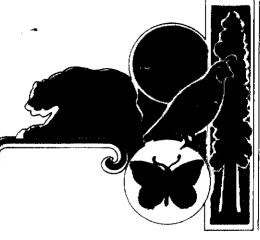
Name	Office	Address
* * See attached rider * *		
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		In the manufacture of the Superstant of the American
. The corporation accor	epts and shall comply witi	th the provisions of the Constitution and the laws of the State of
idaho.		
. This application is at	state or country under the	ate of Corporate Status or Existence, duly authenticated by the e taws of which it is incorporated.
proper officer of the		or
veted: Ap1	: -///	<u> </u>
		CREATER SUBURBAN MORTGAGE COMPANY
		(Corporation name)
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		gle, President Francisco President (feese specify)
	Angela M. Anhalt,	Secretary in Secretary/Assistant Secretary (piezes specify)
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	Angela M. Anhalt, mia)) ss:	
	Angela M. Anhalt, mia)) ss:	Secretary is Boordary/Assistant Secretary (pieses specify)
	Angela M. Anhalt, mia)) ss:	Secretary is Boordary/Assistant Secretary (pieses specify)
OUNTY OF Alame	Angela M. Anhalt, mia) ss:	Secretary is Beardiary/Assistant Secretary (please specify) , a notary public, do hereby certify that or
I,	Angela M. Anhalt, mia) sa: ada) day of	Secretary is Beardiary/Assistant Secretary (pieses specify)
I,	Angela M. Anhalt, mia) ss: cda)	Secretary is Beardiary/Assistant Secretary (please specify) , a notary public, do hereby certify that or
I,George B.	Angela M. Anhalt, mia) sa: da) day of Beegle	Secretary is Beardiary/Assistant Secretary (please specify)
I,George B.	Angela M. Anhalt, mia) sa: da) day of Beegle	Secretary is Beardiary/Assistant Secretary (please specify)
I,George B.	Angela M. Anhalt, mia) sa: da) day of Beegle	Secretary is Bearthy/Assistant Secretary (please specify)
George B. President	Angela M. Anhalt, mia) ss: da) day of Beegle of	Secretary is Secretary Assistant Secretary (please specify)
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George B. George B. President It (s)he signed the form statements therein on the statements therein on the statements therein of the statements therein on the statements the statement the statements th	Angela M. Anhalt, mia) ss: da) ss: da — day of — Beegle — contained are true.	Secretary is Secretary (please specify)

Contrat Repr	alletti-Notary Public NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"	OPTIONAL SECTION MARKET CAPACITY CLAIMED BY SIGNER Though statute does not require the Notary to fill in the data below, doing so may prove invaluable to persone relying on the document. INDIVIDUAL CORPORATE OFFICER(S) President
belaction appeared	name(s) of signer(s) fed to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and ac- knowledged to me that he/she/they executed the same in his/her/their authorized capacity(jes), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal.	PARTNER(S) LIMITED GENERAL TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(MES) Greater Suburban MTG
THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT: Though the data requested here is not required by law, it could prevent fraudulent reattachment of this form.	TITLE OR TYPE OF DOCUMENT Agreement NUMBER OF PAGES DATE OF DOCUMENT Angel SIGNER(S) OTHER THAN NAMED ABOVE Angel	MENT 4-2-93 a Anhalt

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OFFICERS AND DIRECTORS OF GREATER SUBURBAN MORTGAGE COMPANY

NAME	TITLE	ADDRESS
George B. Beegle	President Director	1250 Marina Village Parkway Alameda, CA 94501
Greg Carter	Vice President	1250 Marina Village Parkway Alameda, CA 94501
Angela M. Anhalt	Secretary	1250 Marina Village Parkway Alameda, CA 94501
Kent C. Krauth	Treasurer	1250 Marina Village Parkway Alameda, CA 94501



State of California

OFFICE OF THE SECRETARY OF STATE



CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, MARCH FONG EU, Secretary of State of the State of California, hereby certify:

That on the ______ day of ______ November _____ .19 92 .

GREATER SUBURBAN MORTGAGE COMPANY

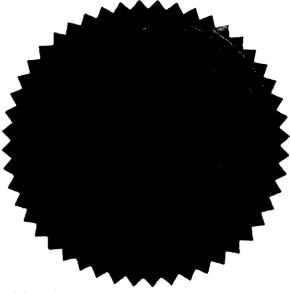
became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this 5th day of April, 1993

March Force Eu

Secretary of State

SEC/STATE FORM CE-112 (REV. 7-87)

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