

State of Idaho

Department of State

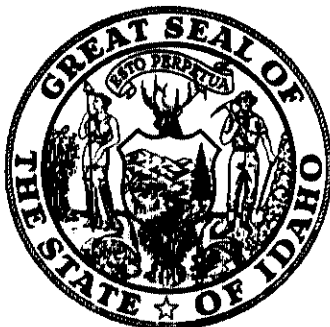
CERTIFICATE OF AUTHORITY OF

CLASSIC FINANCIAL CORPORATION

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

Dated: September 7, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is CLASSIC FINANCIAL CORPORATION
2. The name which it shall use in Idaho is CLASSIC FINANCIAL CORPORATION
(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)
3. It is incorporated under the laws of CALIFORNIA
4. The date of its incorporation is 10/26/78 and the period of its duration is PERPETUAL
5. The address of its principal office in the state or country under the laws of which it is incorporated is 17452 Irvine Blvd., Suite 100, Tustin, CA 92680
6. The address to which correspondence should be addressed, if different from that in item 5.
7. The street address of its proposed registered office in Idaho is 300 North 6th Street,
Boise, ID 83701, and the name of its proposed registered agent in Idaho at that address is C T Corporation System
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
Mortgage banking; residential loan origination

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

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

Name	Office	Address
Burt W. Price	President	17452 Irvine Blvd., #100, Tustin, CA 92680
Kim L. Day	Vice Pres.	17452 Irvine Blvd., #100, Tustin, CA 92680
Lesley A. Price	Secretary	17452 Irvine Blvd., #100, Tustin, CA 92680
Robert L. Hicks	Director	17601 E. 17th St., #230, Tustin, CA 92680
Sheryle Ulyate	Director	17601 E. 17th St., #230., Tustin, CA 92680

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

11. This application is accompanied by a Certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 8/16/93

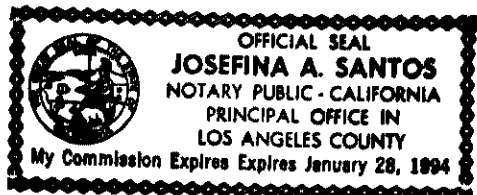
CLASSIC FINANCIAL CORPORATION

By Burt W. Price (Corporation name) President
 and Lesley A. Price Its Secretary/Assistant Secretary (please specify) Secretary

STATE OF California)
 COUNTY OF Orange) ss:

I, JOSEFINA A. SANTOS, a notary public, do hereby certify that on this 25th day of August, 19 93, personally appeared before me BURT W. PRICE AND LESLEY A. PRICE, who being by me first duly sworn, declared that ~~(s)he~~ THEY ARE PRESIDENT/SECRETARY of CLASSIC FINANCIAL CORPORATION

that (s)he signed the foregoing documents as PRESIDENT/SECRETARY of the corporation and that the statements therein contained are true.



Joseфина A. Santos
 Notary Public

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 26th day of October, 19 78,

CLASSIC FINANCIAL CORPORATION

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
16th day of August, 1993

March Fong Eu

Secretary of State