

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
WASATCH MORTGAGE SOLUTIONS, INC.**

File Number C 145323

I PETE T. CENARRUSA, 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: 4 September 2002



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Dabney*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

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

1. The name of the corporation is: Wasatch Mortgage Solutions Inc.
2. The name which it shall use in Idaho is: Wasatch Mortgage Solutions Inc.
3. It is incorporated under the laws of: Utah
4. Its date of incorporation is: 11/26/2001
5. The address of its principal office is: 666 North Main #103 Logan, Utah 84321
6. The address to which correspondence should be addressed, if different from item 5, is: Same as line #5
7. The street address of its registered office in Idaho is: 17050 Midland Blvd. Nampa, Idaho 83687
_____, and its registered agent in Idaho at that address is: Clair Hyer

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

| Name | Office | Address |
|-----------------------|------------------------|---|
| <u>Jedd Fabricius</u> | <u>Logan President</u> | <u>666 N. Main #103 Logan, UT 84321</u> |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Dated: 8-15-02

Signature: Jedd Fabricius

Typed Name: Jedd Fabricius

Capacity: President

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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Revised 01/2001

IDAHO SECRETARY OF STATE
09/03/2002 05:00
CK: 287 CT: 163188 BH: 485837
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C145323



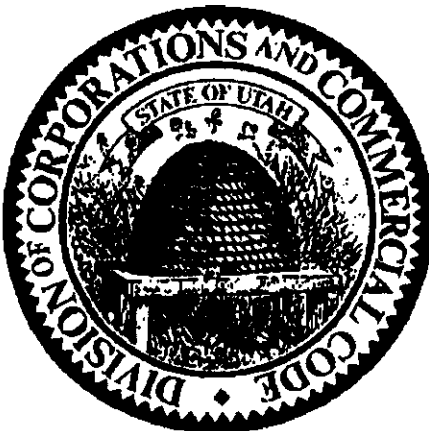
Utah Department of Commerce
 Division of Corporations & Commercial Code
 160 East 300 South, 2nd Floor, S.M. Box 146705
 Salt Lake City, UT 84114-6705
 Service Center: (801) 530-4849
 Toll Free: (877) 526-3994 Utah Residents
 Fax: (801) 530-6438
 Web Site: <http://www.commerce.utah.gov>

September 4, 2002

CERTIFICATE OF EXISTENCE

Registration Number: 5009904-0142
 Business Name: WASATCH MORTGAGE SOLUTIONS, INC.
 Registered Date: NOVEMBER 26, 2001
 Entity Type: DOMESTIC PROFIT CORPORATION
 Current Status: GOOD STANDING

The Division of Corporations and Commercial Code of the State of Utah, custodian of the records of business registrations, certifies that the business entity on this certificate is authorized to transact business and was duly registered under the laws of the State of Utah.



Kathy Berg

Kathy Berg
 Director
 Division of Corporations and Commercial Code

Dept. of Professional Licensing
 (801) 530-6628

Real Estate
 (801) 530-6747

Public Utilities
 (801) 530-6651

Securities
 (801) 530-6600

Consumer Protection
 (801) 530-6601