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	Constitute III III Contains					
	Department of State.					
	CERTIFICATE OF AUTHORITY					
	OF HOME OWNERS FUNDING CORP. OF AMERICA					
	I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that HOME OWNERS FUNDING CORP. OF AMERICA					
	duplicate originals of an Application of					
	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					
	HOME OWNERS FUNDING CORP. OF AMERICA Authority to					
	to transact business in this State under the name					
	for such Certificate.					
	October 7, 1987					
	Dated					
	By Comment					
	SECRETARY OF STATE					
	Corporation Clerk					
_	Authority to to transact business in this State under the name and attach hereto a duplicate original of the Application for such Certificate. October 7, 1987 Dated SECRETARY OF STATE Corporation Clerk					

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

Oct 7 2 24 PM W

. The name of the corporat	ion is Home	Owners Fund	ding Corp.	of Americ	<u>.a</u>	
. The name which it shall u	se in Idaho is					
(To be used only when a Board of Directors resolu				ile. Must be ac	companied by	
It is incorporated under the laws of Massachusetts						
The date of its incorporation isOctober 10, 1984 and the period of its duration						
perpetual						
The address of its princip			he laws of wh	leh it le incorn	nested is	
• •	rlington Woods	_		•		
	TERECOIL NOVOE	, maragus		······································		
	respondence should b	e addressed, if di	fferent from ti	ial in item 3.		
The address to which cor	roposed registered offi	ice in Idaho is _S	/o The Pre		Corporati	
The address to which cor The street address of its p System, Inc., One Boise, Idaho 837 registered agent in Idaho	roposed registered offi Capital Center 02 at that address is The which it proposes to	ice in Idaho is <u>C</u> , 999 Main S e Prentice-H	/o The Pre treet	ntice-Hall _,and the nam ation Syste	e of its propos	
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	W	por only
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10. The corporation accepts and shall c	omply with the p	rovisions of the Constitution and the laws of the State of
Idaho.		of the commencer and the mas of the Marie of
11. This Application is accompanied by	, a certificate of C	Corporate Status or Existence, duly authenticated by the
proper officer of the state or e	sountry under th	he laws of which is incorporated.
Dated: October 1, 1987		
	-	
	Ho	me Owners Funding Corp. of America
		(Corporation Name)
	X	Ustate HI Sul
		he President/Vice President (please specify)
	_ X	Wint Coll
	819G	16 comments
STATE OF Massachusette	1	Its Secretary/Assistant Secretary (please specify)
) es:	`
COUNTY OF Middlesea	_)	
Donald K. McInn		
		, a notary public, do hereby certify that on
hisday of	October	. 19 7 , personally appeared before
Martin H. Heck		
ne		, who being by me first duly sworn, declared that (s)he
the President	_ ofHome	Owners Funding Corp. of America
		,
hat faths signed the farmains d		December of domest
hat (s)he signed the foregoing document a he statements therein contained are true.	<i>#</i>	President of the corporation and that
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Notary Public

My Commission Expires July 1, 1994

STATEMENT OF BUSINESS PURPOSE

To engage in any or all of the activities, now or hereafter permitted to service corporations under the rules and regulations governing Federal Associations, including, without limitation, Regulation Section 545.74 (c), and such other activities reasonably related to the activities of Federal savings and loan associations as the Federal Home Loan Bank Board may approve upon application therefore by such service corporation or otherwise. Without limiting the generality of the foregoing, the corporation may engage in the business of lending funds and may do everything necessary, convenient or useful in furtherance of such business.



Oct 7 2 24 PH '87

The Commonwealth of Massachusetts

Office of the Secretary of State Michael J. Connolly, Secretary

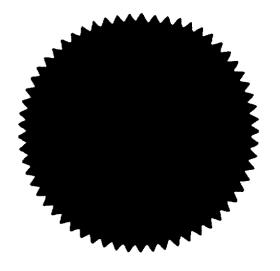
October 10, 1984

TO WHOM IT MAY CONCERN:

I hereby certify that

Home Owners Funding Corp. of America appears by the records of this office to have been incorporated under the General Laws of this Commonwealth on October 10, 1984.

I further certify that so far as appears of record here, said corporation still has legal existence.



IN TESTIMONY of which, I have hereunto affixed the Great Seal of the Commonwealth on the date first above written.

Secretary of State