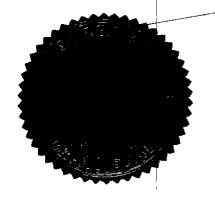


STATE OF ALABAMA

I, Glen Browder, Secretary of State, of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

the foreign and domestic corporate records on file in this office disclose that

Mortgage Corporation of the South incorporated in Jefferson County, Birmingham, Alabama
on June 13, 1972; that Stockton, Whatley, Davin & Company, Inc., a Florida corporation,
qualified in the State of Alabama on December 29, 1983; that BancBoston Mortgage
Corporation, a Florida corporation, qualified in the State of Alabama on December 21,
1987; that an instrument was filed in this office on December 31, 1987 merging Mortgage
Corporation of the South, Stockton, Whatley, Davin & Company, Inc. and BancBoston Mortgage
Corporation of New England, a Massachusetts corporation, not qualified in Alabama, into
BancBoston Mortgage Corporation. I further certify that the records do not disclose that
said BancBoston Mortgage Corporation has been withdrawn.



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

February 25, 1988

Date

Alm Bronder

Glen Browder

Secretary of State