State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

NATION'S STANDARD MORTGAGE CORP.

File Number C 135595

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: September 18, 2000



SECRETARY OF STATE

By Keni Knowh

	APPLICATION FOR				-		
То	(I the Secretary of State of Idaho: The undersigned Corporation applic	Instructions on Bades es for a Certificate o			SEP 15 ollows:	1 42 Ph	'00
1.	The name of the corporation is				SECRE		- 72
	NATION'S STANDARD MORTGAGE CO	PRP.			STAIR	<u>, , , , , , , , , , , , , , , , , , , </u>	
2.	The name which it shall use in Idah	o is NATION'S STAN	NDARD MORT	rgage corp.	· · · · · · · · · · · · · · · · · · ·	- T	<u>.</u>
3.	It is incorporated under the laws of	New York				Soc.	
٠.	Its date of incorporation is May	04, 1989 .				2	75 T
	The address of its principal office is	c/o Nation's S	Standard M	Mortgage Corp	·		
	150 White Plains Road, Tarryt					÷ (× .
	The address to which corresponder /o Nation's Standard Mortgage						
' .	The street address of its registered Boise, ID 83702	office in Idaho is $\frac{14}{}$	01 Shoreli		e 2 ration Servi	ice Compa	nv
	, and its regi	-				-	-
	The names and respective business	-				-	-
•	The names and respective business	s addresses of its di		l officers are:		-	-
•	The names and respective business	s addresses of its di		l officers are:		-	-
•	The names and respective business	s addresses of its di		l officers are:		-	-
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•	The names and respective business	s addresses of its di		l officers are:		-	-
•	The names and respective business	s addresses of its di		l officers are:		-	-
•	The names and respective business	s addresses of its di	rectors and	l officers are:		-	-
	Name See attached officers/direct Dated: 41100	s addresses of its di Office fors rider	rectors and	l officers are:		-	-
1	The names and respective business Name See attached officers/direct Dated: 91100 NATION'S STANDARD MORTGAGE CORP. (Corporation name)	s addresses of its di Office fors rider	cu	Address Address stomer Acct #:			-
1	Name See attached officers/direct Dated: 41100	s addresses of its di Office fors rider	rectors and	stomer Acct #:	unt)	OF STATE	30
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OFFICERS/DIRECTORS RIDER

MJ-Application for Certificate of Authority

NATION'S STANDARD MORTGAGE CORP.

List of Officers

Name: William T. Schunk Title: President

Bus. Addr.: c/o Nation's Standard Mortgage Corp. 150 White Plains Road, Tarrytown,

NY 10591

Name: Gideon Hirschmann Title: Secretary

Bus. Addr.: c/o Nation's Standard Mortgage Corp. 150 White Plains Road, Tarrytown,

NY 10591

List of Directors

Name: William T. Schunk Term:

Bus. Addr.: c/o Nation's Standard Mortgage Corp. 150 White Plains Road, Tarrytown,

NY 10591

Name: Gideon Hirschmann Term:

Bus. Addr.: c/o Nation's Standard Mortgage Corp. 150 White Plains Road, Tarrytown,

NY 10591

State of New York Department of State

I hereby certify, that the Certificate of Incorporation of NATION'S STANDARD MORTGAGE CORP. was filed on 05/04/1988, under the name of 150 WHITE PLAINS ROAD CORP., with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

A Certificate of Amendment 150 WHITE PLAINS ROAD CORP., changing its name to FIRST AMERICAN MORTGAGE BANKERS, INC., was filed 05/23/1988.

A Certificate of Amendment FIRST AMERICAN MORTGAGE BANKERS, INC., changing its name to HERITAGE MORTGAGE BANKING, LTD., was filed 09/08/1988.

A Certificate of Amendment HERITAGE MORTGAGE BANKING, LTD., changing its name to NATIONAL STANDARD MORTGAGE CORP., was filed 06/07/1989.

A Certificate of Amendment NATIONAL STANDARD MORTGAGE CORP., changing its name to NATION'S STANDARD MORTGAGE CORP., was filed 09/08/2000.

Witness my hand and the official seal of the Department of State at the City of Albany, this 12th day of September two thousand.

Special Deputy Secretary of State

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