

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

GREENTREE MORTGAGE CORPORATION

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

Dated: October 10, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

M. Richards

Corporation Clerk

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:

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SECRETARY OF STATE

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1. The name of the corporation is GREENTREE MORTGAGE CORPORATION

2. The name which it shall use in Idaho is N/A

(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 the State of New Jersey

4. The date of its incorporation is August 1, 1979 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 10005 Atriums at Greentree, Marlton, New Jersey 08053

6. The address to which correspondence should be addressed, if different from that in item 5.
N/A

7. The street address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is CT Corporation

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
Mortgage Banking activities limited to accepting applications from various mortgage brokers in Idaho for processing in its Marlton, New Jersey office.

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

Name	Office	Address
PLEASE SEE ATTACHED LISTS.		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(continued on reverse)

Name	Office	Address

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: October 7, 1991

GREENTREE MORTGAGE CORPORATION

(Corporation Name)

By [Signature]
Its ~~President~~ Vice President (please specify)

and [Signature]
Its ~~Secretary~~ Assistant Secretary (please specify)

STATE OF NEW JERSEY)

COUNTY OF BURLINGTON) ss:

I, Mary Louise Romano, a notary public, do hereby certify that on

this 7th day of October, 19 91, personally appeared before

me Kevin S. Conover and Lori Lefferts, who being by me first duly sworn, declared that ^{they} ~~(s)he~~

Executive Vice President
are the & Asst. Secretary of GREENTREE MORTGAGE CORPORATION

Executive Vice President

that ~~(s)he~~ signed the foregoing document as & Asst. Secretary of the corporation and that the statements therein contained are true.

[Signature]
Notary Public

MARY LOUISE ROMANO
Notary Public of New Jersey

My Commission Expires Oct. 22, 1991

GREENTREE MORTGAGE CORPORATION**CORPORATE OFFICE**

**10005 Atriums at Greentree
Marlton, New Jersey 08053**

Robert J. Conover	President
Kevin S. Conover	Executive Vice President
Carole A. Conover	VP/Corporate Secretary
Scott B. Woll	Senior Vice President/CFO
John A. Mirenda	Vice President
Sandra Sicilia	Vice President
James P. Williams	Vice President
Roberta L. Falca	Assistant Vice President
Eugene L. Hussey	Assistant Vice President
Barbara S. Rumaker	Assistant Vice President
Mark J. Vecchio	Assistant Vice President
Andrea J. Warren	Assistant Vice President
Michelle M. Zona	Assistant Vice President
Lori S. Lefferts	Assistant Corp. Secretary

SERVICING DEPARTMENT

**17000 Commerce Parkway
Suite P
Mt. Laurel, NJ 08054**

Kathleen E. Gallaher	Vice President
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FLORIDA OFFICE

**405 N. Reo Street
Suite 240
Tampa, Florida 33609**

Jonathan W. Conover	Vice President
Ellen L. LaVielle	Assistant Vice President

BOARD OF DIRECTORS/GREENTREE MORTGAGE CORPORATION

P. Paul Ricci
Security Savings Bank, SLA
818 Landis Avenue
Vineland, New Jersey 08360

Maurice T. Greenblatt
818 Landis Avenue
Vineland, New Jersey 08360

Ernest P. Casaccio
818 Landis Avenue
Vineland, New Jersey 08360

Lewis D. DeMarco
818 Landis Avenue
Vineland, New Jersey 08360

Richard M. Milstead, Esquire
817 Landis Avenue
Vineland, New Jersey 08360

W. Earle Everett
818 Landis Avenue
Vineland, New Jersey 08360

Robert H. Schafer
818 Landis Avenue
Vineland, New Jersey 08360

Ronald A. Seagraves
818 Landis Avenue
Vineland, New Jersey 08360

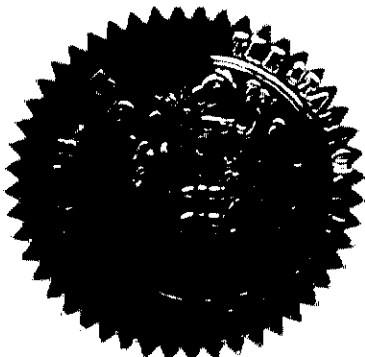


Department of State

FIRST MORTGAGE SERVICE CORPORATION OF BURLINGTON COUNTY

I, the Secretary of State of the State of New Jersey, DO HEREBY CERTIFY, that the records of this office show that the charter of the above-named corporation was filed in this office on the 1st day of August A.D. 1979 and said corporation changed its corporate name to: LOANSECURE CORPORATION on September 6, 1983 and said corporation changed its corporate name to: SOURCE MORTGAGE CORP. on September 26, 1983 and said corporation changed its corporate name to: SELECT MORTGAGE CORPORATION on November 28, 1983 and said corporation changed its corporate name to: GREENTREE MORTGAGE CORPORATION on November 27, 1984 and said corporation continues as an existing corporation within the State of New Jersey. At the time of issuance of this certificate Annual Reports are current.

I, FURTHER CERTIFY, that the location of the registered office is 817 Landis Avenue, Vineland, New Jersey 08360 and the registered agent is Richard M. Milstead.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at Trenton this 27th day of September A.D. 1991.

Joan Haberle
 SECRETARY OF STATE