State of Idaho

Department of State

AMENDED CERTIFICATE OF AUTHORITY
OF

HEADLANDS MORTGAGE CO.

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

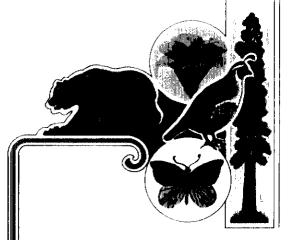
Dated: May 20, 1994

THE OF SERVICE

Tite of Cenavrusa SECRETARY OF STATE

By Charles Smith

APPLICATION FOR AMENDED CERT To the Secretary of State of Idaho: Pursuant to Section 30-1-118, Idaho Code, the undersigned C tificate of authority to transact business in the State of Idaho and for	MA, 20 10 21 AM '94 orporation hereby applies for an amended cer-
A Certificate of Authority was issued to the corporation by your 19 94, authorizing it to transact business in the State of I	
Headlands Mortgage Co. 2. Its corporate name has been changed to Headlands Mortg	age Company
(Note: If the corporation name has not been changed, insert "Note: The name which it shall use hereafter in the State of Idaho is	
It desires to pursue in the transaction of business in the State of to those set forth in its prior application for certificate of authority. No Change	
(Note: If no additional changes are proposed, insert "No chang	· · · ·)
Dated <u>May 13, 109</u>	Headlands Mortgage Company (Carporation Name)
STATE OF California COUNTY OF Marin And Its Section OF SHELL NOT	paul cretan/Assistant Secretary (please specify) bertan/Assistant Secretary (please specify)
this 13th day of 1Kay	notary pullic, do hereby certify that on personally appeared before
me Peter T. Paul , who be is the President of Headlands Mortga	ing by me first duly sworn, declared that (s)he
that (s)he signed the foregoing documents as <u>President</u> that the statements therein contained are true.	of the corporation and
Notary Public	Secretary of State use only
Submit application and filing fee to:	IDAHO SECRETARY OF STATE 19940520 0900 82198 2
Office of the Secretary of State Division of Corporations Statehouse, Room 203 Boise, Idaho 83720	CK #: 103619 CUST# 30058 CORP 1@ 30.00= 30.00
	#: C



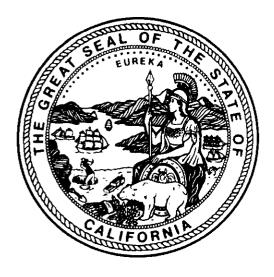
State of California

OFFICE OF THE SECRETARY OF STATE

MAI KU W 21 MM "94

SCHELARY OF STATE

I, TONY MILLER, Acceptify: That on the	•		•	• •
there was filed in this o	ffice a	ertificate o	of Amendment	
whereby Article	ne	of t	he Articles of Inc	corporation of
***************************************	HEADLAND	S MORTGAGE (0.	
a California corporation	, was amen	ded to set forti	h a change of co	rporate name
	HEADLANDS	MORTGAGE CO	OMPANY	



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this 17th day of May, 1994.

Jonny Milles, Acting Secretary of State