

State of Idaho

Department of State

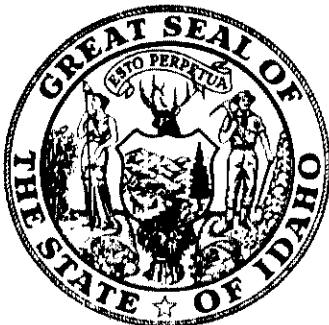
AMENDED CERTIFICATE OF AUTHORITY OF

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



Pete T. Cenarrusa
SECRETARY OF STATE

By

[Handwritten signature]

State of California

OFFICE OF THE SECRETARY OF STATE

MAY 20 10 21 AM '94

SECRETARY OF STATE



I, **TONY MILLER**, Acting Secretary of State of the State of California, hereby certify:

That on the 28th day of April, 1994,

there was filed in this office a Certificate of Amendment

whereby Article One of the Articles of Incorporation of

HEADLANDS MORTGAGE CO.

a California corporation, was amended to set forth a change of corporate name to

HEADLANDS MORTGAGE COMPANY



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

Tony Miller
Acting Secretary of State