

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

NATIONSCREDIT COMMERCIAL CORPORATION

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

Dated: November 19, 1992



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie Flint*

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: Nov 19 2 00 PM '92
SECRETARY OF STATE

1. The name of the corporation is _____
NATIONSCREDIT COMMERCIAL CORPORATION

2. The name which it shall use in Idaho is _____
NATIONSCREDIT COMMERCIAL CORPORATION

(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 North Carolina

4. The date of its incorporation is November 09, 1992 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 NationsBank Corporate Center 100 N. Tryon St., Charlotte, N C 28255

6. The address to which correspondence should be addressed, if different from that in item 5. NationsBank Corporate Center 100 N. Tryon St., Charlotte, N C 28255

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 C T CORPORATION SYSTEM

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
See Attached

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

Name	Office	Address
See Attached		

(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: 11/16/92

NATIONSCREDIT COMMERCIAL CORPORATION

(Corporation Name)

By

James R. Trigg

Its President/Vice President (please specify)

and

Frank L. Gentry

Its Secretary/Assistant Secretary (please specify)

STATE OF North Carolina)

COUNTY OF Mecklenburg) ss:

I, Daphne Lynn Leitzel

, a notary public, do hereby certify that on this 16th day of November, 19 92, personally appeared before

me James R. Trigg, who being by me first duly sworn, declared that (s)he

is the President of NATIONSCREDIT COMMERCIAL CORPORATION

that (s)he signed the foregoing document as President of the corporation and that the statements therein contained are true.

My Commission Expires November 29, 1992

Daphne Lynn Leitzel
Notary Public

RIDER OF
PURPOSE CLAUSE

To engage in any lawful act or activity for which corporations
may be formed under the laws of this state.

OFFICERS

Name

Social Security Number

President

James Richards Trigg
Business Address:

Residence Address:

511-42-7745
NationsBank Plaza
101 South Tryon Street
NC1002-23-60
Charlotte, NC 28255
1579 Queens Road West,
Charlotte, NC 28207

Vice President

Fraderick Joel Chasteen
Business Address:

Residence Address:

258-70-5084
NationsBanc Financial Services
1979 Lakeside Parkway, Suite 900
Tucker, GA 30084
4815 Franklin Pond Road
Atlanta, GA 30342

Secretary

Frank Lewis Gentry
Business Address:

Residence Address:

251-68-3130
NationsBank Corporate Center
100 North Tryon Street
NC1007-12-02
Charlotte, NC 28255
3028 Brookmont Place
Charlotte, NC 28210

Treasurer

Amy Woods Brinkley
Business Address:

Residence Address:

239-02-8651
NationsBank Plaza
101 South Tryon Street
NC1002-23-60
Charlotte, NC 28255
19318 Betty Stough Road
Huntersville, NC 28078

DIRECTORS

Name

Social Security Number

Amy Woods Brinkley
Business Address:

239-02-8651
NationsBank Plaza
101 South Tryon Street
NC1002-23-60
Charlotte, NC 28255
19318 Betty Stough Road
Huntersville, NC 28078

Residence Address:

Frederick Joel Chasteen
Business Address:

258-70-5084
NationsBanc Financial Services
1979 Lakeside Parkway, Suite 900
Tucker, GA 30084
4815 Franklin Pond Road
Atlanta, GA 30342

Residence Address:

Frank Lewis Gantry
Business Address:

251-68-3130
NationsBank Corporate Center
100 North Tryon Street
NC1007-12-02
Charlotte, NC 28255
3028 Brookmont Place
Charlotte, NC 28210

Residence Address:

James Richards Trigg
Business Address:

511-42-7745
NationsBank Plaza
101 South Tryon Street
NC1002-23-60
Charlotte, NC 28255
1579 Queens Road West
Charlotte, NC 28207

Residence Address:

STATE OF NORTH CAROLINA



Department of The
Secretary of State
NOV 21 PM '92
SECRETARY OF STATE

CERTIFICATE OF EXISTENCE

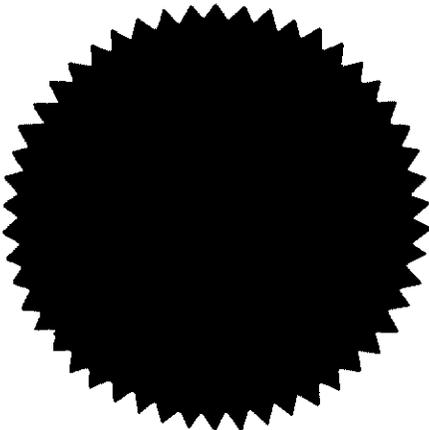
I, **RUFUS L. EDMISTEN**, Secretary of State of the State of North Carolina do hereby certify that

NATIONSCREDIT COMMERCIAL CORPORATION

is a corporation created, organized, and existing under the laws of the State of North Carolina, having been incorporated on the 9th day of November, 1992.

I **FURTHER** certify that the said corporation has not filed articles of dissolution and continues to be in existence in this State as of the date of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 13th day of November, 1992.



Rufus L. Edmisten

Secretary of State