

# State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY  
OF  
LIBERTY MORTGAGE CORPORATION  
dba BB&T MORTGAGE WHOLESALE CORPORATION  
File Number C 181572**

I, BEN YSURSA, 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: January 16, 2009



*Ben Yursa*

SECRETARY OF STATE

By

*Pinda McQuary*



**APPLICATION FOR CERTIFICATE  
OF AUTHORITY (For Profit)**  
(Instructions on Back of Application)

**FILED EFFECTIVE**  
2009 JAN 16 AM 8:45

The undersigned Corporation applies for a Certificate of Authority and states as follows: **SECRETARY OF STATE  
STATE OF IDAHO**

1. The name of the corporation is: Liberty Mortgage Corporation
2. The name which it shall use in Idaho is: BB&T Mortgage Wholesale Corporation
3. It is incorporated under the laws of: Georgia
4. Its date of incorporation is: January 7, 1958
5. The address of its principal office is:  
3720 Davinci Court, Suite 150; Norcross, GA 30092
6. The address to which correspondence should be addressed, if different from item 5, is:  
Same
7. The street address of its registered office in Idaho is: 1111 West Jefferson, Boise, Idaho 83702  
and its registered agent in Idaho at that address is: C T Corporation System
8. The names and respective business addresses of its directors and officers are:

Name	Title	Business Address
<u>George A. Molloy</u>	<u>Dir., Pres. &amp; CEO</u>	<u>Same as office</u>
<u>Herbert Palmertree</u>	<u>Dir.; First VP</u>	<u>Same as office</u>
<u>Stephen Speer</u>	<u>Dir.; First VP</u>	<u>Same as office</u>
<u>Timothy C. Dale</u>	<u>Dir.; Chairman of Bd</u>	<u>3713 Forest Hills Rd.; Wilson NC</u>
<u>James Philmon Lamm</u>	<u>Director</u>	<u>3713 Forest Hills Rd.; Wilson NC</u>
<u>Daniel F. Racher</u>	<u>Director</u>	<u>3713 Forest Hills Rd.; Wilson NC</u>

Dated: 12-17-08

Signature:

Typed Name: Herbert Palmertree

Capacity: Director, First Vice President  
*[The signer must be a director or an officer of the corporation.]*

Customer Acct # :  
(if using pre-paid account)  
Secretary of State use only

**IDAHO SECRETARY OF STATE**  
**01/16/2009 05:00**  
CK: 1872 CT: 233179 DN: 1152670  
1 @ 100.00 = 100.00 AUTH PRO # 2  
1 @ 20.00 = 20.00 EXPEDITE C # 3

5:40 PM 1/16/09  
for state app for certificate of authority - profit pass  
filed 01/16/09

C181572

## LIBERTY MORTGAGE CORPORATION

Liberty Mortgage Corporation is a wholly owned subsidiary of BB&T Financial, FSB, federally-chartered savings bank subsidiary of BB&T. Stock is publicly traded on the NYSE as BBT.

Name and Title:		Percentage of Ownership:	Shares held:
BB&T Financial, FSB	200 West Second Street Winston-Salem, NC 27101	100%	338,500 issued

### Directors and Officers:

**Timothy Clay Dale (Tim)** Chairman of the Board  
Business Address: 2713 Forest Hills Road, Wilson, NC 27893  
Business Phone: 252-296-0200

**James Philmon Lamm (Phil)** Director  
Business Address: 2713 Forest Hills Road, Wilson, NC 27893  
Business Phone: 252-296-0250

**Daniel Francis Racher (Dan)** Director  
Business Address: 2713 Forest Hills Road, Wilson, NC 27893  
Business Phone: 252-296-0333

**George Aloysius Molloy** Director  
President and CEO  
Business Address: 3720 Davinci Court, Suite 150, Norcross, GA 30092  
Business Phone: 770-936-3350

**Herbert Frank Palmertree** Director  
First Vice President  
Business Address: 3720 Davinci Court, Suite 150, Norcross, GA 30092  
Business Phone: 770-936-3294

**Stephen Douglas Speer** Director  
First Vice President  
Business Address: 3720 Davinci Court, Suite 150, Norcross, GA 30092  
Business Phone: 770-936-3243

**Cheryl Marie Peavyhouse** Director  
First Vice President  
Business Address: 3720 Davinci Court, Suite 150, Norcross, GA 30092  
Business Phone: 770-936-3346

**Cheryl M. Thompson** Senior Vice President  
Business Address: 3720 Davinci Court, Suite 150, Norcross, GA 30092  
Business Phone: 770-936-3292



**Liberty Mortgage Corporation**  
**Executive Board Meeting**  
January 13, 2009

The Board authorizes the following items on this date:

- The State of Idaho requires the corporate name contain "Corporation" or similar derivative in the dba name; therefore the Board approved the use in the State of Idaho the dba of BB&T Mortgage Wholesale Corporation.

  
\_\_\_\_\_  
George A. Molloy  
Executive Committee Member  
Liberty Mortgage Corporation

# STATE OF GEORGIA

## Secretary of State

Corporations Division  
315 West Tower  
#2 Martin Luther King, Jr. Dr.  
Atlanta, Georgia 30334-1530

### CERTIFICATE OF EXISTENCE

I, Karen C Handel, Secretary of State and the Corporations Commissioner of the state of Georgia, hereby certify under the seal of my office that

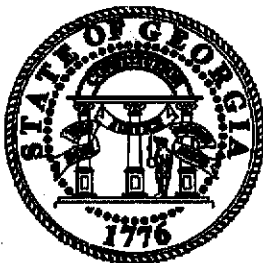
#### LIBERTY MORTGAGE CORPORATION

##### Domestic Profit Corporation

was formed or was authorized to transact business on 01/07/1958 in Georgia. Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution, certificate of cancellation or any other similar document with the office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the date issued. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up or any other similar document has been filed or is pending with the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.



WITNESS my hand and official seal of the City of Atlanta and the State of Georgia on 16th day of December, 2008

A handwritten signature in cursive script that reads 'Karen C Handel'.

Karen C Handel  
Secretary of State