

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
BANC OF AMERICA AUTO FINANCE CORP.**

File Number C 140576

I PETE T. CENARRUSA, 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: September 5, 2001



Pete T. Cenarrusa
SECRETARY OF STATE

By *Monica Okelberry*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

The undersigned Corporation applies for a Certificate of Authority and states as follows:

01 SEP -5 AM 10:00
SECRETARY OF STATE
STATE OF IDAHO

- The name of the corporation is BANC OF AMERICA AUTO FINANCE CORP.
- The name which it shall use in Idaho is BANC OF AMERICA AUTO FINANCE CORP.
- It is incorporated under the laws of DELAWARE
- Its date of incorporation is 12/22/1977
- The address of its principal office is 401 N TRYON ST NC1-021-02-20
CHARLOTTE NC 28255
- The address to which correspondence should be addressed, if different than item 5, is
SAME
- The street address of its registered office in Idaho is 300 N 6th ST
BOISE, and its registered agent in Idaho at that address is CT CORPORATION SYSTEM
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>FLOYD S ROBINSON</u>	<u>COB/PRES</u>	<u>NC1-021-02-20</u> <u>401 N TRYON ST</u> <u>CHARLOTTE NC 28255</u>
<u>GREG S MROZ</u>	<u>SVP</u>	
<u>EDWARD J STARK</u>	<u>SEC</u>	
<u>LESLIE WEIMER</u>	<u>TREA</u>	
<u>STEVE J FRY</u>	<u>DIR</u>	
<u>CRAIG R ROSATO</u>	<u>DIR</u>	

Dated: AUGUST 10, 2001
BANC OF AMERICA AUTO FINANCE CORP.
(Corporation name)

By [Signature]

Its SVP
(specify capacity of signer)

Customer Acct #: C 131066
(if using pre-paid account)

Secretary of State use only

Revised 7/87
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IDAHO SECRETARY OF STATE
09/05/2001 05:00
CK: 4688794 CT: 122424 BH: 417454
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C140576

State of Delaware
Office of the Secretary of State

PAGE 1

01 SEP -5 AM 10:00
SECRETARY OF STATE
STATE OF IDAHO

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "BANC OF AMERICA AUTO FINANCE CORP." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWENTY-EIGHTH DAY OF AUGUST, A.D. 2001.



Harriet Smith Windsor
Harriet Smith Windsor, Secretary of State

0847520 8300

AUTHENTICATION: 1317792

010419038

DATE: 08-28-01



DIRK KEMPTHORNE
GOVERNOR

GAVIN M. GEE
DIRECTOR

STATE OF IDAHO
DEPARTMENT OF FINANCE
700 W. STATE STREET, 2ND FLOOR
P. O. BOX 83720
BOISE ID 83720-0021
http://www2.state.id.us/finance/cto.htm
Nov 5 12 51 PM '99
SECRET

November 1, 1999

Bank of America Corporation
Attn: Brenda Marski
Legal Department
NC1-002-29-01
101 South Tryon Street
Charlotte, NC 28255

Re Use of "banc" in company name

Dear Ms. Marski:

This is in response to your correspondence of October 12, 1999, asking whether Banc of America Auto Finance Corp. may use the word "banc" in its name in Idaho. According to your letter, the company is a Delaware corporation engaged in the business of vehicle leasing and financing.

Although we are taking no action to either approve or disapprove of the use of the name Banc of America Auto Finance Corp., you should be aware that there is a regulatory implication.

Idaho Code §26-1202 makes it a felony for any person, other than a national bank, not authorized to operate as a bank under the Idaho Bank Act, to advertise or use as part of its corporate name the word "bank" or "banker" or any other word of similar import. While the Department of Finance does not have the authority to prosecute under this statute, another agency could conceivably do so. The Department is therefore not in a position to specifically approve such use.

It is our belief that the use of the term "banc" under the circumstances you have described is not misleading to the general public. We are therefore recommending to the Director that the Department take a "no action" position on your use of the word "banc".

Please let me know if you have any additional questions on this matter.

Sincerely,

Kelly P. Robison
Bureau Chief, Financial Institutions

KPR/SBM/mc

Banks and B&L's (208) 333-8008
Credit Unions (208) 333-8008
Money Transmitters (208) 333-8008
Supporting Services (208) 333-8001

PHONE: (208) 333-8000
FAX: (208) 333-8000
Director's Fax: (208) 333-8007
Securities Fax: (208) 333-8008

Securities (208) 333-8004
Insurance Companies (208) 333-8004
Financial Companies (208) 333-8002
Collection Agencies (208) 333-8002

EQUAL OPPORTUNITY EMPLOYER