

State of Idaho

Office of the Secretary of State

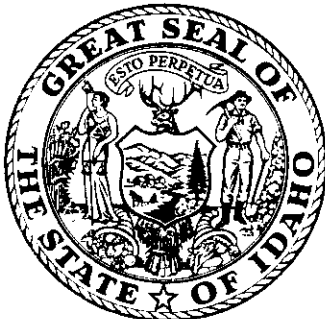
**CERTIFICATE OF AUTHORITY
OF
HOMEGATE SETTLEMENT SERVICES, INC.**

File Number C 153867

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: 29 March 2004



Ben Yursa

SECRETARY OF STATE

By

[Signature]



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

04 MAR 29 AM 11:37

SECRETARY OF STATE
STATE OF IDAHO

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

1. The name of the corporation is:

Homegate Settlement Services, Inc.

2. The name which it shall use in Idaho is: Homegate Settlement Services, Inc.

3. It is incorporated under the laws of: New York

4. Its date of incorporation is: August 20, 2003

5. The address of its principal office is:

538 Broadhollow Road Melville, NY 11747

6. The address to which correspondence should be addressed, if different from item 5, is:

538 Broadhollow Road Melville, NY 11747

7. The street address of its registered office in Idaho is: c/o C T Corporation System, 300 North 6th Street, 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	Office	Address
<u>Michael Strauss</u>	<u>Executive Vice President</u>	<u>538 Broadhollow Road Melville, NY 11747</u>
<u>Lance Thoet</u>	<u>President</u>	<u>538 Broadhollow Road Melville, NY 11747</u>
<u>Alan horn</u>	<u>EVP & Secretary</u>	<u>538 Broadhollow Road Melville, NY 11747</u>
<u>Stehen A. Hozie</u>	<u>EVP & CFO</u>	<u>538 Broadhollow Road Melville, NY 11747</u>
<u>Robert Bernstein</u>	<u>Senior EVP & Controller</u>	<u>538 Broadhollow Road Melville, NY 11747</u>
<u>Craig Pino</u>	<u>Senior EVP & Treasurer</u>	<u>538 Broadhollow Road Melville, NY 11747</u>

Dated: February 18, 2004

Signature: *Alan Horn*

Typed Name: Alan Horn

Capacity: Executive Vice President & Secretary

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

IDAHO SECRETARY OF STATE
03/29/2004 05:00
CK: 3210115578 CT: 4567 BH: 735993
1 @ 100.00 = 100.00 AUTH PRO # 3
1 @ 20.00 = 20.00 EXPEDITE C # 4

C153867

**State of New York } ss:
Department of State**

I hereby certify, that the Certificate of Incorporation of HOMEGATE SETTLEMENT SERVICES, INC. was filed on 08/20/2003, with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.



*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 10th day of March
two thousand and four.*

A handwritten signature in black ink, appearing to read "R. A. DeSantis", written over a horizontal line.

Secretary of State