

State of Idaho

Office of the Secretary of State

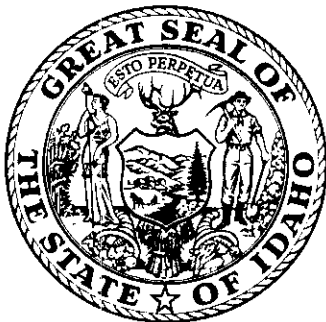
**CERTIFICATE OF AUTHORITY
OF
GOLDEN FIRST MORTGAGE CORP.**

File Number C 157385

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: 19 November 2004



Ben Yursa

SECRETARY OF STATE

By *Sheryl Delaney*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

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

1. The name of the corporation is:

GOLDEN FIRST MORTGAGE CORP.

2. The name which it shall use in Idaho is: GOLDEN FIRST MORTGAGE CORP.

3. It is incorporated under the laws of: NEW YORK

4. Its date of incorporation is: 3/1/79

5. The address of its principal office is:

3 GRACE AVENUE GREAT NECK, NY 11021

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: 300 NORTH 6TH STREET BOISE, ID 83702

and its registered agent in Idaho at that address is: CT CORPORATION SYSTEM

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

Name	Office	Address
<u>DAVID MOVTADY</u>	<u>PRESIDENT</u>	<u>3 GRACE AVENUE GREAT NECK, NY 11</u>
<u>HELEN MEDINA</u>	<u>VICE PRESIDENT</u>	<u>SAME</u>
<u>BARBARA BRUCE</u>	<u>TREASURER</u>	<u>SAME</u>
<u>TINA DELGADO</u>	<u>SECRETARY</u>	<u>SAME</u>
_____	_____	_____
_____	_____	_____

Dated: 8/27/04

Signature: [Signature]

Typed Name: DAVID MOVTADY

Capacity: PRESIDENT

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

Webb Form

IDAHO SECRETARY OF STATE
11/19/2004 05:00
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1 @ 20.00 = 20.00 EXPEDITE C # 4

C157385

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

I hereby certify, that the Certificate of Incorporation of GOLDEN FIRST MORTGAGE CORP. was filed on 03/01/1979, under the name of CITIZENS FUNDING LTD., 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.

A Certificate of Amendment CITIZENS FUNDING LTD., changing its name to CITIZENS MORTGAGE BANKING LTD., was filed 05/06/1985.

A Certificate of Amendment CITIZENS MORTGAGE BANKING LTD., changing its name to GOLDEN NATIONAL MORTGAGE BANKING CORP., was filed 08/10/1994.

A Certificate of Amendment GOLDEN NATIONAL MORTGAGE BANKING CORP., changing its name to GOLDEN FIRST MORTGAGE CORP., was filed 03/02/2001.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 22nd day of October
two thousand and four.*



Secretary of State