

State of Idaho

Department of State

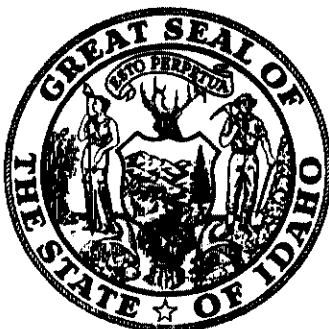
CERTIFICATE OF AUTHORITY OF

GREAT WESTERN MORTGAGE CORPORATION

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

Dated: May 19, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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SECRETARY OF STATE

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:

1. The name of the corporation is GREAT WESTERN MORTGAGE CORPORATION
2. The name which it shall use in Idaho is _____
(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 DELAWARE
4. The date of its incorporation is JANUARY 27, 1987 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 9200 OAKDALE AVENUE, CHATSMORTH, CA 91311
6. The address to which correspondence should be addressed, if different from that in item 5. 9200 OAKDALE AVENUE, 5TH FLOOR, CHATSMORTH, CA 91311
7. The street address of its proposed registered office in Idaho is 300 NORTH 6TH STREET,
BOISE, ID 83701, and the name of its proposed registered agent in Idaho at that address is CT CORPORATION SYSTEMS
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
MORTGAGE LENDING THRU THIRD PARTY. THIRD PARTY TO PROCESS FIRST MORTGAGE
LOANS IN NAME OF CORPORATION.

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

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CK #: 243441 CUST# 1
CORPORATIO 10 60.00= 60.00

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

Name	Office	Address
_____	_____	_____
_____	_____	_____
_____	_____	_____
SEE ATTACHED EXHIBIT		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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: MAY 18, 1993

GREAT WESTERN MORTGAGE CORPORATION

(Corporation Name)

By Pam Roades is President/Vice President (please specify)

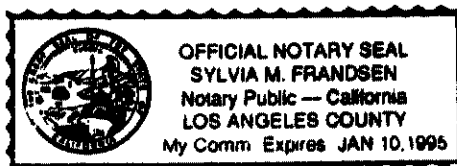
and Wanda Gonzalez Secretary/Assistant Secretary (please specify)

STATE OF CALIFORNIA)

COUNTY OF LOS ANGELES) ss:

I, _____, a notary public, do hereby certify that on this 18TH day of MAY, 19 93, personally appeared before me PAM ROADES, who being by me first duly sworn, declared that (s)he is the VICE PRESIDENT of GREAT WESTERN MORTGAGE CORPORATION

that (s)he signed the foregoing documents as VICE PRESIDENT of the corporation and that the statements therein contained are true.



Sylvia M. Frandsen
Notary Public

GREAT WESTERN MORTGAGE CORPORATION
DIRECTORS AND OFFICERS

FIRST NAME	LAST NAME	TITLE	DATE ELECTED	HOME ADDRESS	CITY	STATE	ZIP	BUSINESS ADDRESS	CITY	STATE	ZIP
E.A.	CRANE	DIRECTOR	12/10/87	25643 BELLERIVE DR.	VALENCIA	CA	91355	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
JOHN LAWCE	ERIKSON	DIR, CHIEF FINC OFFICER, SEC	10/08/86	227 S MIDSON AVE	LOS ANGELES	CA	90004	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
BENTILL A.	GUSTAFSON	DIRECTOR & TREASURER	07/01/87	27527 WINDSOR DR.	RANCHO PALOS VERDES	CA	90274	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
JERRY E.	WEEKS	PRESIDENT	12/10/87	10245 KESSLER AVE.	CHATTSMOUTH	CA	91311	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
JOSEPH A.	COROUGH	EXECUTIVE VICE PRESIDENT	05/28/92	395 STONEBROOK STREET	SIRRI VALLEY	CA	93045	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
DONALD B.	CARRON	SR. VICE PRESIDENT	08/18/92	1901 CANNON BLVD.	GLENDALE	CA	91208	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
GERALD C.	EGGER	SR. VICE PRESIDENT	09/02/86	7036 CAMPER AVENUE	WEST HILLS	CA	91304	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
BEVERLY	HILL	SR. VICE PRESIDENT	05/03/91	10330 MARINE VIEW DRIVE	MUKILTEO	WA	98275	1501 4TH AVENUE 2000	SEATTLE	WA	98101
RICHARD	POWERS	SR. VICE PRESIDENT	05/28/92	610 SOUTH SUMMIT	BARRINGTON	IL	60010	650 E. ALGONQUIN ROAD	SKOKIE	IL	60075
CHARLES	ROSSETTI	SR. VICE PRESIDENT	12/17/90	703 SOCIETY HILL	CHERRY HILL	NJ	08002	51 MADDOXFIELD RD, #135	CHERRY HILL	NJ	08002
VIRGINIA	WALTON	SR. VICE PRESIDENT	07/23/86	10490 BAYON ROUGE AVENUE	NORTBRIDGE	CA	91326	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
GARY J.	BORKOWSKI	VICE PRESIDENT	11/15/91	400 S. WOODWARD AVENUE	NEW HAVEN	CT	06512	1952 WHITEY AVENUE	HADDEN	CT	06517
PHILIP	BRAUN	VICE PRESIDENT	05/27/88	10 PINECONE LAKE	CONNAUGHT	NY	11725	732 SMITHSON ST-PASS101	SMITHSON	NY	11707
STEVE	BRENT	VICE PRESIDENT	08/18/92	2616 NORTHCREEK DRIVE	PLANO	TX	75095	1900 POST ONE BLVD.	IRVING	TX	77056
BETH	CUNNINGHAM	VICE PRESIDENT	11/18/92	9859 NW 52 LAKE	MIAMI	FL	33178	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
DEBBY	EPSTEIN	VICE PRESIDENT	11/18/92	2700 CLEAREADON	REDFORD	TX	76021	17304 PRESTON ROAD	DALLAS	TX	75252
JEFFREY	ERICKSON	VICE PRESIDENT	07/25/90	76 NORWICH AVENUE	COLUMBIA	CT	06415	2940 POST ROAD 2ND FLOOR	SOUTHPORT	CT	06490
RONALD	GILCHRIST	VICE PRESIDENT	03/25/91	1903 WASHINGTON STREET	E. BRIDGEWATER	MA	02333	255 WASHINGTON ST., #190	NEWTON	MA	02150
DAVID J.	KRISTEN	VICE PRESIDENT	11/18/92	49 EAST HILL DRIVE	SMITHTON	NY	11787	646 OLD COUNTRY ROAD	GARDEN CITY	NY	11530
TRACY	MULCAHY	VICE PRESIDENT	11/15/91	37 ONE HILL ROAD	WALTON	MA	02154	29 WASHINGTON STREET	WELLESLEY	MA	02158
WALTER	NOGA	VICE PRESIDENT	08/18/92	7720 MCALLUM #1008	DALLAS	TX	75252	17304 PRESTON ROAD 2005	DALLAS	TX	75252
JENNIFER	RONDES	VICE PRESIDENT	08/18/92	8524 GULFVIEW DRIVE	ORLAND PARK	IL	60462	650 E. ALGONQUIN ROAD	SKOKIE	IL	60075
PAM	SCHMIDT	VICE PRESIDENT	03/25/91	24017 NENEDITH COURT	WEST HILLS	CA	91304	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
LAURE	TROTTER	VICE PRESIDENT	10/05/89	3 VALLEY VIEW ROAD #31	NORWALK	CT	06851	2537 POST ROAD	SOUTHPORT	CT	06490
JOHN	WADSWORTH	VICE PRESIDENT	04/04/89	1742 FLORENDALE STREET	SIRRI VALLEY	CA	93043	9401 ORDALE AVENUE	CHATTSMOUTH	CA	91311
COLLEEN	WENRY	VICE PRESIDENT	03/29/90	835 BRANTVINE ROAD	DOUNTINGHAM	PA	19335	51 MADDOXFIELD	CHERRY HILL	NJ	08002
KENNETH	YASSIN	VICE PRESIDENT	07/03/89	1395 KIMBLEICK ROAD	ROCKVILLE	MD	20854	6500 ROCK SPRING DRIVE	BETHESDA	MD	20817
ROBERTA	YOUNGER	VICE PRESIDENT	04/04/89	5805 COMPASS DRIVE	LOS ANGELES	CA	90045	9401 ORDALE	CHATTSMOUTH	CA	91311
BRUCE R.	ZIMMERMAN	VICE PRESIDENT	06/18/91	2905 TREELONGE PARKWAY	DUNWOODY	GA	30050	861 HOLCOMB BRIDGE ROAD	DUNWOODY	GA	30076
DAVID A.	BALOGH	VICE PRESIDENT/CHIEF APPRAISER	10/26/90	5414 EAU CLAIRE DRIVE	RANCHO PALOS VERDES	CA	90274	9200 ORDALE AVENUE	CHATTSMOUTH	CA	91311
BARBARA	BAY	ASST. VICE PRESIDENT	12/22/92	2008 VINDFIELD COURT	GLEN HILLS	PA	19342	1 RICHTER PARKWAY	TALLEYVILLE	DE	19803
ROBERT A.	BITTON	ASST. VICE PRESIDENT	12/29/89	848 GROFF'S HILL ROAD	MARLETTSVILLE	PA	19438	1707 SENTRY PARKWAY WEST	BLUEBELL	PA	19422
JUDIE	CARRAMER	ASST. VICE PRESIDENT	07/25/90	206 PATTON DRIVE	CHESHIRE	CT	06410	2940 POST ROAD	SOUTHPORT	CT	06490
WILLIAM T.	CASPARIAN	ASST. VICE PRESIDENT	05/28/92	13 GRANDVIEW ROAD	BILLERICA	MA	01821	1266 FURNACE BROOK PARKWAY	GUINCY	MA	02149
DAVID	COFFEY JR.	ASST. VICE PRESIDENT	08/18/92	192 WHITE BRANCH COURT	BUFFALO GROVE	IL	60089	101 SOUTH SCHULTER ROAD	LINCOLNSHIRE	IL	60069
DANIEL E.	COWEN	ASST. VICE PRESIDENT	07/08/92	6550 CYPRESS POINT ROAD	ALEXANDRIA	VA	22312	1829 WEISTERSTOWN ROAD	BALTIMORE	MA	21208
NANCY	COLLIER	ASST. VICE PRESIDENT	07/25/85	15325 MAGNOLIA BLVD. #102	SHEWAN OAKS	CA	91403	1451 CORBIN AVENUE	NORTBRIDGE	CA	91324
PHILIP F.	DOALING	ASST. VICE PRESIDENT	05/24/89	52 GROVE STREET	MADDOXFIELD	NJ	08033	51 MADDOXFIELD ROAD #135	CHERRY HILL	NJ	08002
GARY J.	ELLISON	ASST. VICE PRESIDENT	04/13/92	14077 WOODVIEW DRIVE	FENTON	MI	48430	1825 S. WOODWARD AVE. 202	BLOOMFIELD HILLS	MI	48302
BRAD		ASST. VICE PRESIDENT	04/07/87	6618 DARTY DRIVE	WEST HILLS	CA	91307	9401 ORDALE STREET	CHATTSMOUTH	CA	91311

GREAT WESTERN MORTGAGE CORPORATION
DIRECTORS AND OFFICERS

FIRST NAME	LAST NAME	TITLE	DATE ELECTED	HOME ADDRESS	CITY	STATE	ZIP	BUSINESS ADDRESS	CITY	STATE	ZIP
CARY	FEINER	ASST. VICE PRESIDENT	09/19/88	2854 E. KETTLE PLACE	LITTLETON	CO	80122	1777 SOUTH MORRISON ST.	DENVER	CO	80210
THERESA	FRAZIER	ASST. VICE PRESIDENT	05/24/89	171 NORTH 24TH STREET	WHEATLEY HEIGHTS	NY	11790	732 SHUTTOWN ST-PASS	SHUTTOWN	NY	11787
ROSEMARIE	CARNEY	ASST. VICE PRESIDENT	07/03/89	6550 CYPRESS POINT ROAD	ALEXANDRIA	VA	22312	8200 GREENBROOK DRIVE	MCLEAN	VA	22102
JUDI	IVANKO	ASST. VICE PRESIDENT	05/29/90	5 JOYCE LAKE	CORWAX	NY	11725	732 SHUTTOWN ST-PASS	SHUTTOWN	NY	11787
ROBERT H.	KELLY	ASST. VICE PRESIDENT	11/15/88	1202 MELTON DRIVE	LILBURN	GA	30247	3675 SATELLITE BLVD.	SMITHS	GA	30136
CHARLES D.	KING	ASST. VICE PRESIDENT	06/02/89	8515 KIRCHENBAUM DRIVE	CHARLOTTE	NC	28210	6100 FAIRVIEW ROAD #705	CHARLOTTE	NC	28210
KELLY ANN	KIRBY	ASST. VICE PRESIDENT	05/28/92	261 CRESTER STREET	EAST WATFORD	CT	06108	20 STAMFORD DRIVE	FARMINGTON	CT	06032
TIMOTHY JOHN	MOORE	ASST. VICE PRESIDENT	10/17/88	16695 BARNHART	SOUTHEAST	MI	48195	1825 S. WOODWARD AVENUE	CLARKFIELD HILLS	MI	48013
ALICE	MORRIS	ASST. VICE PRESIDENT	04/13/92	2999 RT 10 W. PARISHPART	PARISHPART	NJ	07054	30 W. HUNT PLEASANT AVE.	LIVINGSTON	NJ	07039
THOMAS C.	NELSON	ASST. VICE PRESIDENT	11/18/92	5230 BELLEVUE COVE	MEMPHIS	TN	38117	6401 POPULAR AVENUE	MEMPHIS	TN	38119
DENNIS E.	NEUMERT	ASST. VICE PRESIDENT	01/02/92	414 SCOTT STREET	ALCONBURN	IL	60462	650 E. ALCONBURN ROAD	SCHEMUNBURG	IL	60148
NICK A.	PARISI	ASST. VICE PRESIDENT	01/02/92	14030 S. 100TH AVENUE	ORLAND PARK	IL	60462	9501 W. 144TH PLACE	ORLAND PARK	IL	60462
DONALD V.	POWELL	ASST. VICE PRESIDENT	07/03/89	1778 APPLE BLVD.	MARIETTA	GA	30066	3901 UPPER ROXBELL ROAD	MARIETTA	GA	30062
EARL	REASON	ASST. VICE PRESIDENT	04/18/91	3975 MEIER STREET #203	LOS ANGELES	CA	90066	9200 ORDALE AVENUE	CHATSORTH	CA	91311
RAYMOND L.	RISSEMAN	ASST. VICE PRESIDENT	11/18/92	2278 WEATHERFORD LAKE	WAPENVILLE	IL	60545	2500 SOUTH HIGHLAND AVE	LOWLAND	IL	60148
CHARLES M.	RUTLEDGE	ASST. VICE PRESIDENT	09/22/87	2202 TEALSTONE COVE	GERMANTOWN	TN	38138	8001 CENTERVIEW PARKWAY V	CONDOVA	TN	38018
ROHANNE	SIMMONDS	ASST. VICE PRESIDENT	05/28/92	81 WYMAN ROAD	BROCKTON	MA	02402	1266 FURNACE BROOK PARKWAY	QUINCY	MA	02169
ELIZABETH L.	ALISSI	ASST. SECRETARY	11/18/92	3210 WISCONSIN AVENUE	WASHINGTON	DC	20016	8200 GREENBROOK DRIVE	MCLEAN	VA	22102
DEBRA	BAILEY	ASST. SECRETARY	11/18/92	1817 TAYLOR AVENUE	FORT WASHINGTON	MD	20744	6500 ROCK SPRING DRIVE	BETHESDA	MD	20817
ROSANNA	BECK	ASST. SECRETARY	11/28/89	955 INDIAN WAY	LILBURN	GA	30247	3675 SATELLITE BLVD.	SMITHS	GA	30136
PHYLLIS E.	BOYD	ASST. SECRETARY	05/28/92	23 DEARBORN STREET	NEWTON	MA	02155	255 WASHINGTON STREET	NEWTON	MA	02158
YVONNE	BRIDGES	ASST. SECRETARY	08/17/88	4131 E. 26TH AVENUE	DENVER	CO	80207	1777 30, WASHINGTON STREET	DENVER	CO	80210
HAZEL A.	BROTT	ASST. SECRETARY	09/22/87	332 BOWE VALLEY ROAD	COLLIERVILLE	TN	38017	800 CENTERVIEW PARKWAY V	CONDOVA	TN	38018
TRACEY	CARTER	ASST. SECRETARY	11/18/92	9 VALLEY CIRCLE	NEWARK	DE	19711	51 WOODBURY ROAD #700	CHEERY HILL	NJ	08002
CYNTHIA	COLEMAN	ASST. SECRETARY	12/15/86	13078 GREENLIN STREET	STAMPA	CA	91342	9451 CORBIN AVENUE	NORTHridge	CA	91326
LORRA	CURTIN	ASST. SECRETARY	11/18/92	2 DENVER COURT	CORON	NY	11727	732 SHUTTOWN ST-PASS	SHUTTOWN	NY	11787
WILLIAM L.	CUSANO	ASST. SECRETARY	01/31/90	102 SANFORD ROAD	CENTEREACH	NY	11728	732 SHUTTOWN ST-PASS	SHUTTOWN	NY	11787
RUTH	DANIELS	ASST. SECRETARY	11/15/91	23 FAIRMID COURT	NORTHPORT	NY	11765	218-14 NORTHERN BLVD. #3	QUEENS	NY	11361
MARY	DAMPHINAIS	ASST. SECRETARY	04/28/89	33 FAIRVIEW STREET	HINGHAM	MA	02043	1266 FURNACE BROOK PL. NY	QUINCY	MA	02169
STEVEN H.	DELEOLOS	ASST. SECRETARY	09/10/90	1419 ROCKFORD	PARK RIDGE	IL	60068	101 SOUTH SCHULTER RD.	LINCOLNSHIRE	IL	60069
MAIETTE	DOIRON	ASST. SECRETARY	08/13/91	31727 RIDGE ROUTE #111	CASTAIC	CA	91310	9200 ORDALE AVENUE	CHATSORTH	CA	91311
JAMES G.	EGAN	ASST. SECRETARY	11/28/89	216 B FLORENCE STREET	ROSLINDALE	MA	02131	29 WASHINGTON STREET	WELLESLEY	MA	02118
CAROL A.	EIDUKOT	ASST. SECRETARY	10/24/90	W121 STEWICK DRIVE	BLOOM LAKE	NJ	07054	2200 ROUTE 10 WEST	PARISHPART	NJ	07054
FAITH	ENGELHART	ASST. SECRETARY	02/12/91	2019 WATLINGTON DRIVE	CHARLOTTE	NC	28226	6100 FAIRVIEW RD., #705	CHARLOTTE	NC	28210
SUZANNE	ERICKSON	ASST. SECRETARY	05/03/91	168 WASHO COURT	LAKE ZURICH	IL	60047	650 E. ALCONBURN RD., #705	SCHEMUNBURG	IL	60173
WANDA	GONZALEZ	ASST. SECRETARY	03/25/91	17601 KINGSBURY STREET	GRANADA HILLS	CA	91344	9200 ORDALE AVENUE	CHATSORTH	CA	91311
JULIE B.	HUMBER	ASST. SECRETARY	06/02/89	4320 REBELEY LAKE COURT	MARIETTA	GA	30066	3675 CRESTWOOD PARK WAY	SMITHS	GA	30136
LINDA JEAN	KEE	ASST. SECRETARY	01/28/88	26268 SOUTH XANADU WAY	AURORA	CO	80014	1777 S. MORRISON ST. #1010	DENVER	CO	80210
YUNIOR H.	KEMAH	ASST. SECRETARY	12/29/92	5241 KENTLORTH AVE	WATERSVILLE	MD	20781	6500 ROCK SPRING DRIVE	BETHESDA	MD	20817
SUZAN	KOENIG	ASST. SECRETARY	05/03/91	834 EDEN DRIVE	SCHEMUNBURG	IL	60195	650 E. ALCONBURN ROAD	SCHEMUNBURG	IL	60173

GREAT WESTERN MORTGAGE CORPORATION
DIRECTORS AND OFFICERS

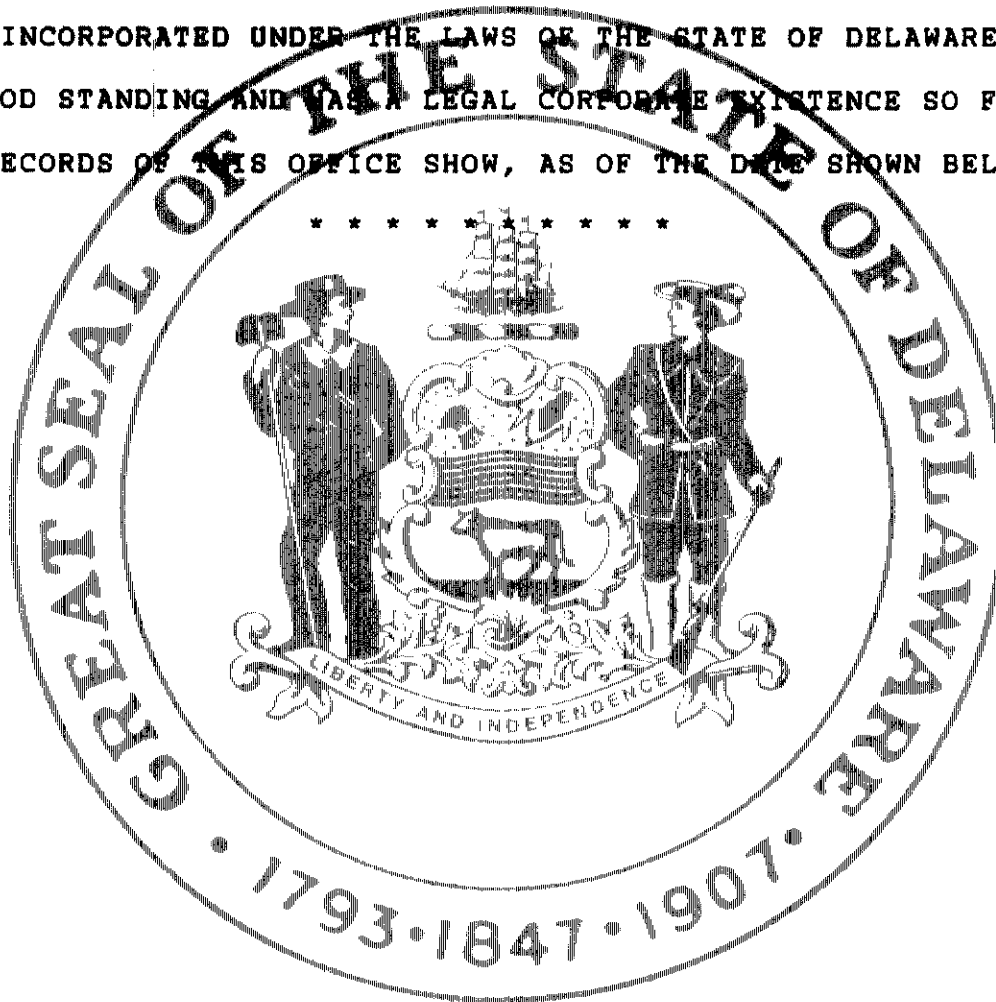
FIRST NAME	LAST NAME	TITLE	DATE ELECTED	HOME ADDRESS	CITY	STATE ZIP	BUSINESS ADDRESS	CITY	STATE ZIP
LORI E.	LOEFFLER	ASST. SECRETARY	12/20/92	343 MULLENBERG AVENUE	LEWISMAN	NJ 08090	51 MADONNFELD	CHERRY HILL	NJ 08002
JONNE	LOTTIO	ASST. SECRETARY	01/21/92	1030 EAST AVENUE #4	PALMDALE	CA 93550	9451 CORBIN AVENUE	NORTHRIDGE	CA 91324
DESINEE M.	MAICINI	ASST. SECRETARY	04/13/92	1 NODRE AVENUE	DARTINGTON	NJ 08007	51 MADONNFELD ROAD #100	CHERRY HILL	NJ 08002
DIANE E.	MC FARLAND	ASST. SECRETARY	12/30/88	2139 NODIN ROAD	LEWISVILLE	TX 75067	17304 PRESTON RD. #205	DALLAS	TX 75252
NELDY	MCNAFFEY	ASST. SECRETARY	01/10/89	1405 C. PARK PLACE #510	MURST	TX 76053	2201 MADONN ROAD	SEMPERD	TX 76021
NICHELE F.	MEHR	ASST. SECRETARY	02/20/92	3023 VALLEY VIEW WAY	LANSDALE	PA 19446	1707 SENTRY PARKWAY WEST	BLUE BELL	PA 19422
BETTY C.	MODESTO	ASST. SECRETARY	12/30/88	651 WHITTENBURG DRIVE	COLLIERVILLE	TN 38017	6601 POPLAR AVE. #700	SEMPERD	TX 76119
DIANE	MUTO	ASST. SECRETARY	09/10/91	15110 HUNTING COURT	ORLAND PARK	IL 60462	9501 W. 144TH PLACE	ORLAND PARK	IL 60462
JOAN E.	O'CONNELL	ASST. SECRETARY	11/10/92	224 PEMMELL ROAD B-6	ASTON	DE 19014	1 RIGHTER PARKWAY #100	TALLEYVILLE	DE 19003
PAMELA	OSBORNE	ASST. SECRETARY	02/12/91	12600 PARKS FARM LANE	CHARLOTTE	NC 28277	6100 FAIRVIEW ROAD	CHARLOTTE	NC 28218
DIANE M.	PESIRI	ASST. SECRETARY	04/20/89	30 DEPERA LANE #5	STAMFORD	CT 06902	2537 POST ROAD	SOUTHPORT	CT 06430
HAZEL P.	PRICE	ASST. SECRETARY	07/08/92	14905 VINE RD.	SPARKS	MD 21208	1029 REISTERSTOWN ROAD	BALTIMORE	MD 21208
WILLIAM G.	ROEDER	ASST. SECRETARY	05/20/92	89 CAMBRIDGE STREET	WINCHESTER	CT 06060	20 STAMFORD DRIVE 1ST FL	FARMINGTON	CT 06032
PATRICIA S.	RYNNE	ASST. SECRETARY	01/02/92	920 CAMDEN LANE	AURORA	IL 60504	2500 NICHOLAND #250	LOWLAND	IL 60148
BARBARA	SHREEDERS	ASST. SECRETARY	10/05/89	151 RIDGE ROAD	MADISON	CT 06517	1952 WHITNEY AVENUE	MADISON	CT 06517
CANDICE	STEIN	ASST. SECRETARY	06/02/89	16455 TUBA STREET	NORTH HILLS	CA 91343	9200 OGDONALE AVENUE	CHATSWORTH	CA 91311
ANNE E.	STEWART	ASST. SECRETARY	02/20/92	1514 E. PITCORNUS	PHILADELPHIA	PA 19138	1707 SENTRY PARKWAY #100	BLUE BELL	PA 19422
EVELYN C.	TINDOSI	ASST. SECRETARY	01/31/90	5228 CROMARTY ROAD	BALTIMORE	MD 21229	1029 REISTERSTOWN ROAD	BALTIMORE	MD 21208
LINDA	MEGGE	ASST. SECRETARY	12/30/88	18 WHITNEY AVENUE	EAST NORWICH	NY 11752	125 JERICHO TURNPIKE #201	JERICHO	NY 11753
JUDY	MENDT	ASST. SECRETARY	08/22/88	14041 PRESTON ROAD #202	DALLAS	TX 75240	18404 PRESTON ROAD #201	DALLAS	TX 75252
MAURETTE C.	WILLIAMS	ASST. SECRETARY	05/20/92	2370 SENECA	ONE PARK	MI 48237	1825 S. WOODWARD #202	BLOOMFIELD HILLS	MI 48302

Office of the Secretary of State

MAY 19 9 45 AM '93

SECRETARY OF STATE

I, WILLIAM T. QUILLEN, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY GREAT WESTERN MORTGAGE CORPORATION 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 DATE SHOWN BELOW.

*William T. Quillen*

William T. Quillen, Secretary of State

AUTHENTICATION:

DATE: *3878151

703118033

04/28/1993