

State of Idaho

Office of the Secretary of State

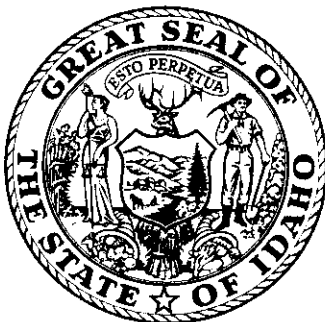
**CERTIFICATE OF AUTHORITY
OF
EVERHOME MORTGAGE COMPANY**

File Number C 155714

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: 28 July 2004



Ben Yursa

SECRETARY OF STATE

By *Kristin Witt*

202



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

FILED EFFECTIVE

2004 JUL 28 A 11: 01

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:

EverHome Mortgage Company

2. The name which it shall use in Idaho is:

3. It is incorporated under the laws of: Florida

4. Its date of incorporation is: 03/11/1977

5. The address of its principal office is:

8100 Nations Way, Jacksonville, FL 32256

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

7. The street address of its registered office in Idaho is: c/o C T Corporation System, 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

SEE ATTACHMENT

Dated: 7/17/04

Signature: Michael Ben

Typed Name: Mark Baum

Capacity: 12

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

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 07/28/2004 05:00
 CK: 92144 CT: 20168 BH: 757076
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 1 @ 20.00 = 20.00 EXPEDITE C # 3

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C155714

**EverHome Mortgage Company
Principal Officers and Directors**

<u>Name</u>	<u>Title</u>	<u>Business Address</u>
Gary A. Meeks	Chairman, CEO, and President	8100 Nations Way Jacksonville, FL 32256
W. Blake Wilson	Executive Vice President, and CFO	8100 Nations Way Jacksonville, FL 32256
Michael C. Koster	Executive Vice President	8100 Nations Way Jacksonville, FL 32256
Patrick J. McEnerney	Executive Vice President	8100 Nations Way Jacksonville, FL 32256
Douglas W. Woods	Executive Vice President, and CIO	8100 Nations Way Jacksonville, FL 32256
Robert M. Clements	Director	8100 Nations Way Jacksonville, FL 32256
Thomas A. Hajda	Senior VP, General Counsel & Secretary	8100 Nations Way, Jacksonville, FL 32256
Teresa I. Curry	Senior VP, & Chief Accounting Officer	8100 Nations Way Jacksonville, FL 32256
Jeffrey Smiley	Senior VP & Treasurer	8100 Nations Way Jacksonville, FL 32256

Date of Incorporation: March 11, 1977
State of Incorporation Florida

Number of Shares Authorized	75,000
Common Par Value	\$00.10
Number of Shares Issued	697

07/15/04

State of Florida



Department of State

I certify from the records of this office that EVERHOME MORTGAGE COMPANY, is a corporation organized under the laws of the State of Florida, filed on March 11, 1977.

The document number of this corporation is 527908.

I further certify that said corporation has paid all fees due this office through December 31, 2004, that its most recent annual report/uniform business report was filed on March 25, 2004, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.



CR2EO22 (2-03)

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-second day of July, 2004

Glenda E. Hood
Glenda E. Hood
Secretary of State