State of Idaho

Department of State

CERTIFICATE OF AUTHORITY
OF

MORTGAGE AMERICA (IMC), INC. File number C 120591

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

Dated: August 19, 1997

THE OT SEASON

Lite of Cenarrusa SECRETARY OF STATE

By aliza Hartley

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

ne Secretary of State of Idaho The undersigned Corporation applies	s for a Certificate of	Authority and	states as follows: 9 10 3	s AM '97
The name of the corporation is MOI				
			SECRITAR D Section	STATE
The name which it shall use in Idaho	ois <u>Alternat</u>	tive Lendin	g Mortgage Corporati	ion
It is incorporated under the laws of	Florida			
Its date of incorporation is $2/14/97$	and its dura	tion, if other th	an perpetual, is <u>Perpetu</u>	al
The address of its principal office in	the state or country	under the laws	of which it is incorporated	l is
5901 E. Fowler Avenue, Tam	pa, Florida 3	3617-2362		
The address to which correspondence	e should be address	sed, if differen	than item 5, is	
The street address of its registered of	office in Idaho is 300	North 6th	Street, Boise, Idal	no 83701
-			S C T Corporation Sy	
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The purpose or purposes which it is	proposed to pursue	in the transact	ion of business in Idaho an	e:
See attached purpose claus	le			
See attached purpose claus The names and respective addresse				
The names and respective addresse		l officers are:	ddress	
The names and respective addresse	s of its directors and	l officers are:		
The names and respective addresses Name See attached list of	s of its directors and	l officers are:		
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The names and respective addressed Name See attached list of directors and officers	of its directors and	d officers are:	e laws of the State of Idaho	
Name See attached list of directors and officers The corporation accepts and shall co	of its directors and Office	d officers are:	e laws of the State of Idaho IDAHO SECRETARY OF STA	
The names and respective addresses Name See attached list of directors and officers The corporation accepts and shall co	of its directors and Office	d officers are:	e laws of the State of Idaho IDAHO SECRETARY OF STA TX: 135811268 CT: 68662 B	TE 9 : 00 C H: 30972 TH PRO
Name See attached list of directors and officers The corporation accepts and shall co	of its directors and Office	d officers are:	e laws of the State of Idaho IDAHO SECRETARY OF STA TX: 135811268 CT: 68662 B	TE 9:00 C H: 30972
Name See attached list of directors and officers The corporation accepts and shall co Dated:	of its directors and Office Office mply with the Cons	d officers are:	e laws of the State of Idaho IDAHO SECRETARY OF STA TY of 12 180 180 = 180 80 AU 1 2 180 80 = 20 80 EX	TE 9 : 00 C H: 30972 TH PRO

Appendix to Idaho Application for Certificate of Authority

Purpose Clause of MORTGAGE AMERICA (IMC), INC.

Mortgage lending. Notwithstanding the foregoing, the purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized to do business under the laws of Idaho.

MORTGAGE AMERICA (IMC), INC. OFFICERS & DIRECTORS

NAME	TITLE	BUSINESS ADDRESS
Thomas Patrick LaPorte	President, Chief Executive Officer, Director	305 Fifth Street, Suite 200, Bay City, MI 48708
Jon Virgil LaPorte	Vice President	305 Fifth Street, Suite 200, Bay City, MI 48708
Stephen Leonard Bartus	Vice President	305 Fifth Street, Suite 200, Bay City, MI 48708
Bonnie Lou Wichert	Vice President	305 Fifth Street, Suite 200, Bay City, MI 48708
George (none) Nicholas	Vice President, Director	5901 E. Fowler Avenue, Tampa, FL 33617
Thomas George Middleton	Vice President, Chairman of the Board of Directors	5901 E. Fowler Avenue, Tampa, FL 33617
Stuart David Marvin	Treasurer, Director	5901 E. Fowler Avenue, Tampa, FL 33617
Laurie Susan Williams f/k/a Laurie Susan Wockenfuss	Vice President, Secretary	5901 E. Fowler Avenue, Tampa, FL 33617
Susan Wood McCarthy	Vice President	501 Office Center Drive, Suite #450 Ft. Washington, PA 19043



Department of State

I certify from the records of this office that MORTGAGE AMERICA (IMC), INC., is a corporation organized under the laws of the State of Florida, filed on February 14, 1997.

The document number of this corporation is P97000014703.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1997, and its status is active.

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

Given under my hand and the Great Seal of the State of Florida, at Callahassee, the Capitol, this the Fifteenth day of August, 1997

CR2EO22 (2-95)

Sandra B. Mortham Secretary of State