



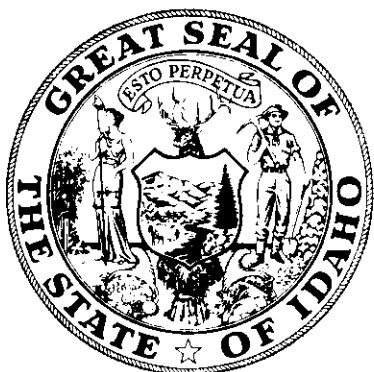
CERTIFICATE OF AUTHORITY
OF

FREEDLANDER, INC. THE MORTGAGE PEOPLE

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

Dated **August 30, 1984**



SECRETARY OF STATE

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

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 _____

FREEDLANDER, INC. THE MORTGAGE PEOPLE

2. *The name which it shall use in Idaho is _____

FREEDLANDER, INC. THE MORTGAGE PEOPLE

3. It is incorporated under the laws of **Virginia**

4. The date of its incorporation is **June 25, 1979** 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 **4020 West Broad Street, Richmond, Virginia 23230**

6. The address to which correspondence should be addressed, if different from that in item 5 _____

7. The street address of its proposed registered office in Idaho is **300 North 6th Street**
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is **C T CORPORATION SYSTEM**

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
Originating second mortgage loans for sale to various investors and servicing thereof.

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

Name	Office	Address
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See attached rider

10. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
50,000	Common	\$1.00

(continued on reverse)

11. The aggregate number of its issued shares, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
30,000	Common	\$1.00

12. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

13. This Application is accompanied by a certificate of corporate existence or status, issued by the proper officer of the state or country of incorporation. (The certificate should not be over 90 days old)

Dated August 13, 1984

FREEDLANDER, INC. THE MORTGAGE PEOPLE

By

Leo Thomas, Jr.
Leo Thomas, Jr.

Its Vice President

and

Eve A. Freedlander
Eve A. Freedlander

Its Secretary

STATE OF Virginia)
City) ss:
~~XXXXXX~~ OF Richmond)

I, W. Gail Joyner, a notary public, do hereby certify that on this 13th day of August, 19 84, personally appeared before me Leo Thomas, Jr., who being by me first duly sworn, declared that he is the Vice President of FREEDLANDER, INC. THE MORTGAGE PEOPLE

that he signed the foregoing document as Vice President of the corporation and that the statements therein contained are true.

W. Gail Joyner
W. Gail Joyner

Notary Public

My Commission Expires December 18, 1987

*Pursuant to section 30-1-108(b)(1), Idaho Code, if the corporation assumes a name other than its true name, this application must be accompanied by a resolution of the Board of Directors to that effect.

RIDER

FREEDLANDER, INC. THE MORTGAGE PEOPLE

BOARD OF DIRECTORS:

<u>NAME</u>	<u>ADDRESS</u>
Eric Marc Freedlander	4322 Monument Avenue Richmond, Virginia 23230
Ruben Freedlander	300 Berwickshire Drive Richmond, Virginia 23229
Eve Andleman Freedlander	300 Berwickshire Drive Richmond, Virginia 23229

RIDER

FREEDLANDER, INC. THE MORTGAGE PEOPLE

OFFICERS:

<u>NAME</u>	<u>TITLE</u>	<u>ADDRESS</u>
Eric Marc Freedlander	President	4322 Monument Avenue Richmond, Virginia 23230
Ruben Freedlander	Vice President	300 Berwickshire Drive Richmond, Virginia 23229
Benjamin Larry Freedlander	Vice President	6500 Barcroft Lane Richmond, Virginia 23229
Marc Joseph Glazer		1914 Windingridge Drive Richmond, Virginia 23233
Leo Thomas, Jr.	Vice President	9200 Avalon Drive Richmond, Virginia 23229
Eve Andelman Freedlander	Secretary/ Treasurer	300 Berwickshire Drive Richmond, Virginia 23229

Commonwealth of Virginia



State Corporation Commission

I, William C. Young, Clerk of the State Corporation Commission, do hereby certify that

FREEDLANDER, INC. THE MORTGAGE PEOPLE is a corporation organized and existing under and by virtue of the laws of Virginia and that it is in good standing.

In Testimony Whereof I hereunto set my hand and affix the Official Seal of the State Corporation Commission, at Richmond, this day of

August

2nd
A. D. 19 84



William C. Young
Clerk of the Commission