State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

BUYERSDIRECT MORTGAGE CORPORATION

File Number C 131133

I PETE T. CENARRUSA, 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: November 10, 1999



SECRETARY OF STATE

By Whene L Weinnery

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of	of	Idaho
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The undersigned Corporation applies for a Certificate of Authority and states as follows:

The name of the corporation is <u>BuyersDirect Mortgage Corporation</u>

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- 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 7/13/99
- 5. The address of its principal office is 2650 McCormick Drive, Suite 200, Clearwater, Florida 33759
- 6. The address to which correspondence should be addressed, if different than item 5, is_____
- 7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701

 _______, and its registered agent in Idaho at that address is C T Corporation System
- 8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
Randall C. Johnson	CEO/Secretary and	2650 McCormick Drive, Suite 200. Clearwater, Florida 33759
Don L. Clark	President	2650 McCormick Drive, Suite 200. Clearwater, Florida 33759
<u>,</u>		

Revised

Dated: 11-3-99

BayersDirect Mortgage Corporation
(Comporation name)

Don L. Clark

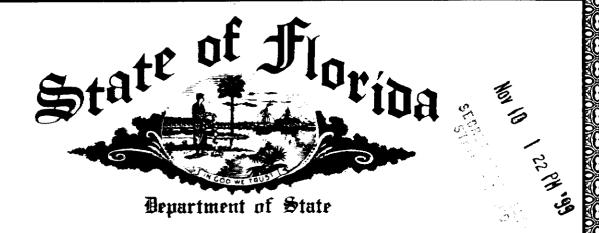
Its ______President ______(specify capacity of signer)

Customer Acct #: IDAHO SECRETARY OF STATE

CX: 135625956 OFF 56662 M: 265412

1 0 100.00 = 100.00 AUTH PRO # 3 1 0 20.00 = 20.00 EXPEDITE C # 4

C131133



I certify from the records of this office that BUYERSDIRECT MORTGAGE CORPORATION, is a corporation organized under the laws of the State of Florida, filed on July 13, 1999.

The document number of this corporation is P99000062281.

I further certify that said corporation has paid all fees due this office through December 31, 1999, 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 Tallahassee, the Capitol, this the Fourth day of November, 1999



CR2EO22 (1-99)

Katherine Harris

Secretary of State