

State of Idaho

Office of the Secretary of State

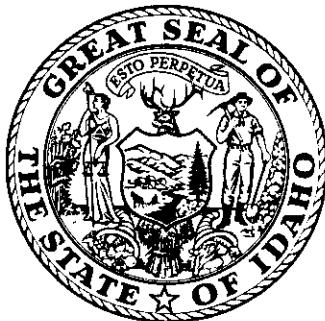
**CERTIFICATE OF AUTHORITY
OF
ADVANTAGE INVESTORS MORTGAGE CORPORATION**

File Number C 152724

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: 22 January 2004



Ben Yursa
SECRETARY OF STATE

By *Morica Okelberry*

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APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

JAN 22 PM 2:49

The undersigned Corporation applies for a Certificate of Authority and states as follows:

SECRETARY OF STATE
STATE OF IDAHO

- The name of the corporation is:
Advantage Investors Mortgage Corporation
- The name which it shall use in Idaho is: _____
- It is incorporated under the laws of: Texas
- Its date of incorporation is: 12/31/1998
- The address of its principal office is:
4405 Beltwood Parkway North, Dallas, TX 75244
- The address to which correspondence should be addressed, if different from item 5, is:
245 Commerce Green Blvd., Ste. 200, Sugar Land, TX 77478
- The street address of its registered office in Idaho is: 1423 Tyrell Ln., Boise, ID 83701
and its registered agent in Idaho at that address is: National Registered Agents, Inc.
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>David C. Fleig</u>	<u>Director/CEO</u>	<u>245 Commerce Green Blvd., Ste. 200, Sug</u>
<u>Dawn R. Pemberton</u>	<u>Secretary/COO</u>	<u>4405 Beltwood Pkwy N, Dallas, TX 75244</u>
<u>Bonnie L. Lepore</u>	<u>SVP/CFO</u>	<u>245 Commerce Green Blvd., Ste. 210, Sug</u>
<u>Laurel A. Meyer</u>	<u>SVP</u>	<u>4405 Beltwood Pkwy N, Dallas, TX 75244</u>
_____	_____	_____
_____	_____	_____

Dated: 1-8-2004Signature: *Barbara Stagner*Typed Name: Barbara Stagner Bonnie L. LeporeCapacity: AVP-Licensing/Compliance SVP

Customer Acct # : _____

(If using pre-paid account)

Secretary of State use only

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Web Form

IDAHO SECRETARY OF STATE
01/22/2004 05:00
CK: 60035 CT: 162422 BH: 723140
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C152724

Corporations Section
P.O.Box 13697
Austin, Texas 78711-3697



Geoffrey S. Connor
Secretary of State

Office of the Secretary of State

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for ADVANTAGE INVESTORS MORTGAGE CORPORATION (filing number: 151851200), a Domestic Business Corporation, was filed in this office on December 31, 1998.

It is further certified that the entity status in Texas is active.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on January 22, 2004.



A handwritten signature in black ink, appearing to read "G. S. Connor".

Geoffrey S. Connor
Secretary of State