

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
OCWEN CONSUMER SOLUTIONS, INC.**

File Number C 135930

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: October 10, 2000



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Dumas*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

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

1. The name of the corporation is OCWEN CONSUMER SOLUTIONS, INC.
2. The name which it shall use in Idaho is OCWEN CONSUMER SOLUTIONS, INC.
3. It is incorporated under the laws of FLORIDA
4. Its date of incorporation is 6/27/00
5. The address of its principal office is 1675 PALM BEACH LAKES BLVD., SUITE 1002
WEST PALM BEACH, FL 33401
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 1401 Shoreline Drive, Suite 2, Boise, Idaho 83702
_____, and its registered agent in Idaho at that address is Corporation Service Company
8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>See attached officers/directors rider</u>		

Dated: 9/18/00

OCWEN CONSUMER SOLUTIONS, INC.

(Corporation name)

By *[Signature]* (JOHN R. KREBY)

Its SECRETARY

(specify capacity of signer)

Customer Acct # :

IDAH0 SECRETARY OF STATE

(if using pre-paid account)

10/24/2000 09:00

CK: 73410 CT: 66741 BH: 353565

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Revised 7/97

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SECRETARY OF STATE
STATE OF IDAHO

EXHIBIT A

Directors

William C. Erbey

1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Officers

William C. Erbey

Business Address

1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Home Address

529 South Flagler Drive Apt 23G
West Palm Beach, FL 33401

Chairman of the Board and CEO

Christine A. Reich

Business Address

1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Home Address

322 Eden Road
Palm Beach, FL 33480

President

John R. Erbey

Business Address

1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Home Address

12 N. Carlyle, 19700 Beach Road
Jupiter, FL 33469

Senior Managing Director and Secretary

Ronald M. Faris

Business Address

1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Home Address

10259 Hunt Club Lane
Palm Beach Gardens, FL 33418

Executive Vice President

State of Florida



Department of State

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RECEIVED BY STATE
STATE OF IDAHO

I certify from the records of this office that OCWEN CONSUMER SOLUTIONS, INC., is a corporation organized under the laws of the State of Florida, filed on June 27, 2000.

The document number of this corporation is P00000062747.

I further certify that said corporation has paid all fees due this office through December 31, 2000, 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
Fifth day of October, 2000



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State