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



SECRETARY OF STATE

By Shand Dulyies

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

, 0	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 55 32
4.	Its date of incorporation is $\underline{-6/27/00}$.
5.	The address of its principal office is
	WEST PALM BEACH, FL 33401
6.	The address to which correspondence should be addressed, if different from item 5, is
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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:
Ų.	The harres and reopposite business addresses of its directors and embers are.
	Name Office Address
	Name Office Address See attached officers/directors rider
	See attached officers/directors rider
	See attached officers/directors rider Dated: 91800
	Dated: 91800 OCWEN CONSUMER SOLUTIONS, INC. Customer Acct #: (if using pre-paid account) (if using pre-paid account)
	Dated: 91800 OCWEN CONSUMER SOLUTIONS, INC. (ff using pre-paid account) Customer Acct #: (if using pre-paid account)
	Dated: 918 00 OCWEN CONSUMER SOLUTIONS, INC. (Corporation name) By (Somal R. Errset) (Corporation 18 in 18.88 = 188.88 AUTH PRO # 2
	Dated: 91800 OCWEN CONSUMER SOLUTIONS, INC. (ff using pre-paid account) Customer Acct #: (if using pre-paid account)

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

Christine A. Reich

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

Home Address

322 Eden Road Palm Beach, FL 33480

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

Ronald M. Faris

<u>Business Address</u> 1675 Palm Beach Lakes Blvd. West Palm Beach, FL 33401

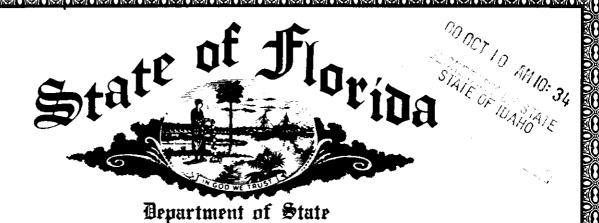
Home Address

10259 Hunt Club Lane Palm Beach Gardens, FL 33418 Chairman of the Board and CEO

President

Senior Managing Director and Secretary

Executive Vice President



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 Batherine Harris Secretary of State