

State of Idaho

Office of the Secretary of State

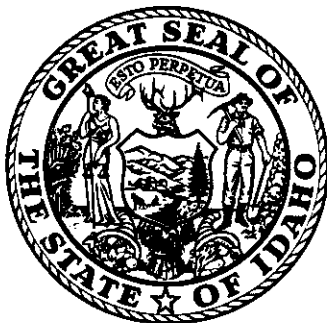
**CERTIFICATE OF AUTHORITY
OF
HOUSEHOLD FINANCIAL SERVICES, INC.**

File Number C 147664

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: 13 February 2003



Ben Yursa
SECRETARY OF STATE

By *Monica Okelberry*

202



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

11 FEB 13 PM 2:31

STATE OF IDAHO

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

1. The name of the corporation is:

Household Financial Services, Inc.

2. The name which it shall use in Idaho is:

3. It is incorporated under the laws of: Delaware

4. Its date of incorporation is: 08/07/85

5. The address of its principal office is:

2700 Sanders Road, Prospect Heights, IL 60070

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: c/o C T Corporation System, 300 North 6th Street, Boise, Idaho 83702

and its registered agent in Idaho at that address is: CT Corporation System

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

Name _____

Office

Address

SEE ATTACHED LIST

Dated: 02/11/03

Signature:

K.D. Moorhead

Typed Name: K. D. Moorshead

Capacity: Asst. Secretary

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

**g:\corporate\forms\corp
forms\appoforcertifwithonly_prof.ppt**

IDAHO SECRETARY OF STATE
02/14/2003 05:00
CK: 88766 CT: 20168 BH: 662874
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C 147664

HOUSEHOLD FINANCIAL SERVICES, INC.**DIRECTORS**

**M. A. DeLuca
D. A. Friedrich
D. J. Fatina**

LIST OF OFFICERS

NAME	TITLE	RESIDENCE ADDRESS	BUSINESS ADDRESS
Douglas A. Friedrich	President	5907 Partridge Lane Long Grove, IL 60047	2700 Sanders Road Prospect Heights, IL 60070
James R. Barto	Vice President	798 Mesa View St. Upland, CA 91784	931 Corporate Center Dr. Pamona, CA 91769
Jeffery S. Bransford	Vice President	19018 Pinnacle Ct. Tampa, FL 33647	636 Grand Regency Blvd. Brandon, FL 33510
Michael A. DeLuca	Vice President	45 Pentwater Dr. South Barrington, IL 66010	2700 Sanders Road Prospect Heights, IL 60010
David J. Fatina	Vice President	271 Pembroke Ln. Lake Forest, IL 60045	2700 Sanders Road Prospect Heights, IL 60070
Gregory A. Gibson	VP & COO	3901 Windmoor Dr. Palm Harbor, FL 34685	636 Grand Regency Blvd. Brandon, FL 33510
Sarah M. Harris	Vice President	8316 Summer Grove Rd. Tampa, FL 33547	636 Grand Regency Blvd. Brandon, FL 33510
Loren J. Morris	Vice President	1201 41st. St. LaGrange, IL 60525	2700 Sanders Road Prospect Heights, IL 60070
Benjamin B. Moss, Jr.	VP & Treasurer	777 East Cherokee Lake Forest, IL 60045	2700 Sanders Road Prospect Heights, IL 60070
John W. Blenke	VP , Secretary & General Counsel	45 Lagoon Drive Hawthorne Woods, IL 60047	2700 Sanders Road Prospect Heights, IL 60070
Rudy A. Orman	Vice President	16309 Heathrow Dr. Tampa, FL 33647	636 Grand Regency Blvd. Brandon, FL 33510
Christine K. Worwa	VP & CFO	4857 Christine Ct. Long Grove, IL 60047	2700 Sanders Road Prospect Heights, IL 60047

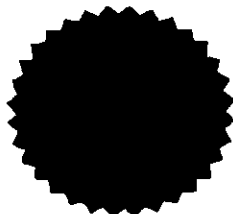
Delaware

The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "HOUSEHOLD FINANCIAL SERVICES, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWELFTH DAY OF FEBRUARY, A.D. 2003.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE BEEN PAID TO DATE.



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Harriet Smith Windsor
Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 2256129

DATE: 02-12-03

TOTAL P.05