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State of Idaho

Department of State

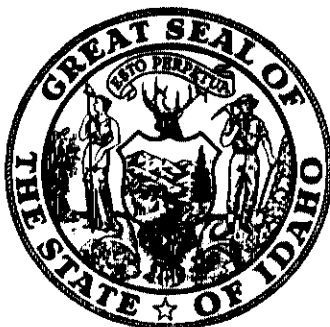
AMENDED CERTIFICATE OF AUTHORITY OF

LINCOLN SERVICE CORPORATION

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of LINCOLN SERVICE CORPORATION for an Amended Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Amended Certificate of Authority to LINCOLN SERVICE MORTGAGE CORPORATION to transact business in this State under the name LINCOLN SERVICE MORTGAGE CORPORATION and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: August 6, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Adams*

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

To the Secretary of State of the State of Idaho:

Pursuant to Section 3031B, Idaho Code, the undersigned corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

1. A Certificate of Authority was issued to the corporation by your office on December 3, 1990, authorizing it to transact business in the State of Idaho under the name of Lincoln Service Corporation

2. Its corporate name has been changed to Lincoln Service Mortgage Corporation

(Note: If the corporation name has not been changed, insert "No change.")

3. The name which it shall use hereafter in the State of Idaho is Lincoln Service Mortgage Corporation

4. It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows:

No Change

(Note: If no additional purposes are proposed, insert "No change.")

Dated May 21, 1993

Lincoln Service Mortgage Corporation (Corporation Name)

By Kathryn C. Raymer Its Vice President (please specify) Kathryn C. Raymer

and James F. Statler Its Secretary (please specify) James F. Statler

STATE OF Kentucky)) ss: COUNTY OF Daviess)

I, Sharon Frazier, a notary public, do hereby certify that on this 21st day of May, 1993, personally appeared before me Kathryn C. Raymer, who being by me first duly sworn, declared that (s)he is the Vice President of Lincoln Service Mortgage Corporation

that (s)he signed the foregoing document as Vice President of the corporation and that the statements therein contained are true.

Sharon Frazier Notary Public Sharon Frazier

My Commission expires 3-2-95.

RECEIVED SEC. OF STATE MAY 23 1993

MAY 5 11 44 AM '93 SECRETARY OF STATE



OFFICE OF SECRETARY OF STATE
CERTIFICATE

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I, BOB BABBAGE, Secretary of State of the Commonwealth of Kentucky, do hereby certify that, according to the records in the Office of the Secretary of State of the Commonwealth of Kentucky, LINCOLN SERVICE CORPORATION OF KENTUCKY, INC. is a corporation organized and existing under the laws of the Commonwealth of Kentucky, having been granted a charter on JUNE 24, 1971 with PERPETUAL existence.

I further certify that said corporation has filed all reports and paid all fees due and owing to the Office of the Secretary of State of the Commonwealth of Kentucky to date.

I further certify that the following documents have been filed as follows:

AMENDMENT CHANGING CORPORATE NAME TO LINCOLN SERVICE CORPORATION FILED JUNE 4, 1976,

AMENDMENT FILED DECEMBER 29, 1982,

AMENDMENT CHANGING CORPORATE NAME TO LINCOLN SERVICE MORTGAGE CORPORATION FILED JUNE 7, 1993.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal at Frankfort, Kentucky this 27TH day of July, 1993.

BOB BABBAGE
Secretary of State
Commonwealth of Kentucky
BY: RA