State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

PERFORMANCE MORTGAGE OF COACHELLA VALLEY

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of PERFORMANCE MORTGAGE OF COACHELLA VALLEY for a 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 Certificate of Authority to PERFORMANCE MORTGAGE OF COACHELLA VALLEY to transact business in this State under the name PERFORMANCE MORTGAGE OF COACHELLA VALLEY and attach hereto a duplicate original of the Application for such Certificate.

Dated: September 8, 1993



Fite of Cenarrusa SECRETARY OF STATE

By Slay Delines

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

SEP 8 4 20 PH 193

SECRETARY OF STATE

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of
Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is PERFORMANCE MORTGAGE OF COACHELLA VALLEY

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

2. The name which it shall use in idaho is PERFORMANCE MORTGAGE OF COACHELLA VALLEY

3. It is incorporated under the laws of <u>CALIFORNIA</u>

4. The date of its incorporation is <u>SEPTEMBER 21, 1987</u> and the period of its duration, if other than perpetual, is

5. The address of its principal office in the state or country under the laws of which it is incorporated is 3501 S. HARBOR BLVD., SUITE 200, SANTA ANA, CA 92704

6. The address to which correspondence should be addressed, if different than item 5, is SAME AS ITEM 5

registered agent in Idaho at that address is The Prentice-Hall Corporation System, Inc.

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:

MORTGAGE BANKING/LENDING - SINGLE FAMILY 1-4 UNIT LOANS ARE ORIGINATED BY RETAIL

BRANCHES AND APPROVED CORRESPONDENTS (BROKERS). PERFORMANCE MORTGAGE OF COACHELLA VALLEY SELLS AND SERVICES LOANS FOR VARIOUS INVESTORS SUCH AS FNMA AND FHLMC.

(Continued on reverse)

Submit applications and certificate of status

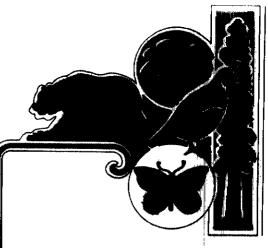
Office of the Secretary of State Division of Corporations

Secretary of Statenana RECRETARY OF STATE
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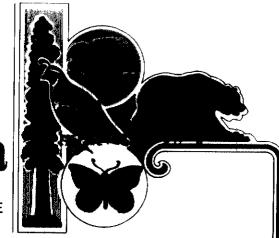
Fee: \$100 if typed with no attachments

9. The names and respecti	ve addresses of its direc	ctors and officers are:
Name	Office	2501 G. HADDOD DVID GUITED OOD GAVELANDA ANA GA
DAVID L. ZUCKERMAN	DIRECTOR	3501 S. HARBOR BLVD., SUITE 200; SANTA ANA, CA
STILES WEGENER	DIRECTOR	116 AVENUE "I", SUITE 200; REDONDO BEACH, CA 902
DAVID L. ZUCKERMAN	PRESIDENT	3501 S. HARBOR BLVD., SUITE 200; SANTA ANA, CA 92704
TAMARA R. SARANTSCHIN	EXEC. VICE PRES.	3501 S. HARBOR BLVD., SUITE 200; SANTA ANA, CA 92704
ALAN V. RODEBUSH	SR. V.PC.F.O.	3501 S. HARBOR BLVD., SUITE 200; SANTA ANA, CA 92704
SUE MACK	V.PCOMPTROLLER	3501 S. HARBOR BLVD., #200, SANTA ANA, CA 92704
EMILY MASTERS	SECRETARY	3501 S. HARBOR BLVD., SUITE 200; SANTA ANA, CA 92704
10. The corporation accepts Idaho.	and shall comply with t	he provisions of the Constitution and the laws of the State of
		of Corporate Status or Existence, dated within 90 days, duly or country under the laws of which it is incorporated.
Dated: <u>AUGUST 13, 1993</u>		
	PI	ERFORMANCE MORTGAGE OF COACHELLA VALLEY
	D	(Corporation name)
	БУ	TAMARA R. SARANTSCHIN paggresident/Vice President (please specify) EXEC. V.P.
	ang	Muly // EMILY MASTERS, SECRETARY
STATE OF _CALIFORNIA		/ts Secretary/Assistant Secretary (please specify)
COUNTY OF ORANGE) ss:)	
i, LEEANN ENSCH	***************************************	, a notary public, do hereby certify that on
this 13 day	of AUGUST	, 19 <u>93</u> , personally appeared before
me TAMARA R. SARANT		
	SCHIN	, who being by me first duly sworn, declared that (s)he
is the <u>EXECUTIVE VICE</u>		
is the <u>EXECUTIVE VICE</u>		, who being by me first duly sworn, declared that (s)he
	PRESIDENT of PE	, who being by me first duly sworn, declared that (s)he
that (s)he signed the foregoin	PRESIDENT of Presi	, who being by me first duly sworn, declared that (s)he ERFORMANCE MORTGAGE OF COACHELLA VALLEY



State of California

OFFICE OF THE SECRETARY OF STATE



CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, MARCH FONG EU, Secretary of State of the State of California, hereby certify:

That on the ______ day of _____ September _____ 19 87 .

PERFORMANCE MORTGAGE OF COACHELLA VALLEY

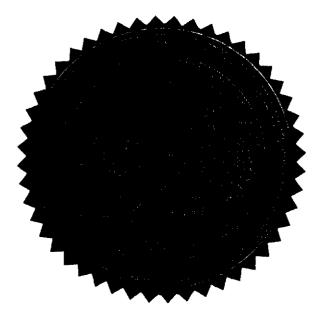
became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this 16th day of August, 1993

March Foreg En

Secretary of State

SEC/STATE FORM CE-112 (REV. 7-87)

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