

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
LOANSTREAM, INC.**

File Number C 145450

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: 13 September 2002



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Dawne*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

SEP 13 PM 2:00

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

STATE OF IDAHO

1. The name of the corporation is:

Loanstream, Inc.

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

3. It is incorporated under the laws of: Texas

4. Its date of incorporation is: May 16, 1997

5. The address of its principal office is:

6000 Legacy Drive Plano, Texas 75024

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: CT Corporation System

and its registered agent in Idaho at that address is: 300 N. 6th Street Boise, Idaho
83701

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

Name	Office	Address
<u>Mark E. Henry</u>	<u>President/Director</u>	<u>6000 Legacy Dr. Plano, TX 75024</u>
<u>Joseph V. Falvo</u>	<u>V.P./Director</u>	<u>6000 Legacy Dr. Plano, TX 75024</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: August 16, 2002

Signature: _____

Typed Name: Mark E. Henry

Capacity: President/Director

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

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forms\apprcertauthority_profit.pms
Revised 07/2002

IDAHO SECRETARY OF STATE
09/13/2002 05:00
CK: 1832 CT: 163495 DH: 488892
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C 145450



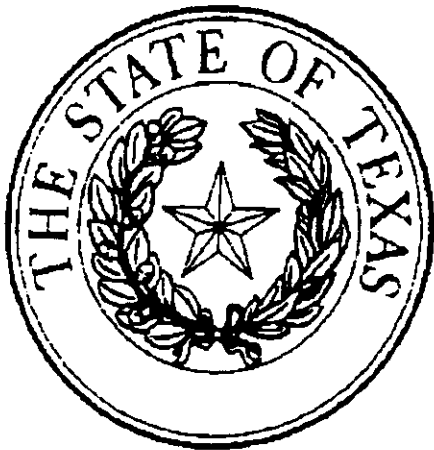
Gwyn Shea
Secretary of State

Office of the Secretary of State

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for Loanstream, Inc. (filing number: 144545200), a Domestic Business Corporation, was filed in this office on May 16, 1997.

It is further certified that the entity status in Texas is active.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on July 17, 2002.



A handwritten signature in cursive script that reads "Gwyn Shea".

Gwyn Shea
Secretary of State