STATE OF MARYLAND

415924

STATE DEPARTMENT OF ASSESSMENTS AND TAXATION

301 West Presion Street Baltimore, Maryland 21201

I, JACQUELINE C JAMES OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT SAID DEPARTMENT, BY THE LAWS OF SAID STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE, RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATE CHARTERS, OR THE RIGHT OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE; AND I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT

ARTICLES OF MERGER MERGING NATIONSBANC MORTGAGE CORPORATION OF NEW YORK (MD CORP) INTO NATIONSBANC MORTGAGE CORPORATION (TX CORP) - SURVIVOR WERE RECEIVED AND APPROVED FOR RECORD ON DECEMBER 28, 1995.

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IBMO SECRETARY OF STATE BATE 01/25/1996 0900 32970

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IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE THIS 19TH DAY OF JANUARY, 1996.

JACQUELINE C JAMES OFFICE SUPERVISOR 1



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