

State of Idaho

Office of the Secretary of State

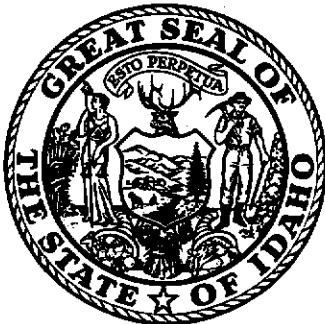
**CERTIFICATE OF AUTHORITY
OF
ASSOCIATED MORTGAGE BANKERS, INC.**

File Number C 192378

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: September 22, 2011



Ben Yursa

SECRETARY OF STATE

By

[Signature]



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

11 SEP 22 AM 10:05

SECRETARY OF STATE
STATE OF IDAHO

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

- The name of the corporation is:
Associated Mortgage Bank~~s~~, Inc.
- The name which it shall use in Idaho is: Associated Mortgage Bank~~s~~, Inc.
- It is incorporated under the laws of: New York
- Its date of incorporation is: April 3 1989
- The address of its principal office is:
600 Old Country Road Suite 207, Garden City, New York 11530 Nassau County
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: 921 S. Orchard Street, Suite G
and its registered agent in Idaho at that address is: InCorp Services Inc
- The names and respective business addresses of its directors and officers are:

Name	Title	Business Address
<u>Donald E. Moran</u>	<u>President</u>	<u>600 Old Country Road Suite 207, Garden</u> <u>Garden City, New York 11530</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 8/16/2011

Signature:

Typed Name: DONALD E MORAN

Capacity: PRESIDENT

[The signer must be a director or an officer of the corporation.]

Customer Acct #:

(If using pre-paid account)

Secretary of State use only

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Revised 05/2005

IDAHO SECRETARY OF STATE
09/22/2011 05:00
CK: 18220 CT: 252672 RH: 1291449
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

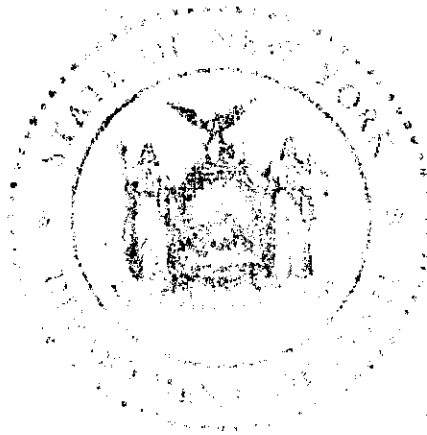
Web Form

C192378

State of New York
Department of State } ss:

I hereby certify, that the Certificate of Incorporation of ASSOCIATED MORTGAGE BANKERS, INC. was filed on 04/03/1989, under the name of ASSOCIATED BROKERS OF NEW YORK, INC., with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is an existing corporation.

A Certificate of Amendment ASSOCIATED BROKERS OF NEW YORK, INC., changing its name to ASSOCIATED MORTGAGE BANKERS, INC., was filed 09/22/2005.



*WITNESS my hand and the official seal
of the Department of State at the City of
Albany, this 16th day of August two
thousand and eleven.*

A handwritten signature in black ink, appearing to read "Neil A. ...", is written over a faint circular outline.

First Deputy Secretary of State



C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

September 9, 2011

Laura Kapsa
Quik Filings, Inc.
1125 Mitchell Court
Crystal Lake, IL 60014

Transmitted via facsimile to: (847) 458-7266

Re: *Use of "bank" in company name*

Dear Ms. Kapsa:

Your client's letter dated September 7, 2011 requesting approval of the corporate name "Associated Mortgage Bankers, Inc." for use in the state of Idaho has been received by the Idaho Department of Finance (Department) and has been reviewed by Department staff. Your client's letter represents that Associated Mortgage Bankers, Inc. is a New York corporation that engages in mortgage related services to various parties in connection with mortgage lending activities and that the company intends to conduct such business in Idaho. Further, your client represents that the company intends to obtain the necessary licenses to conduct such business in Idaho.

Section 26-1202 of the Idaho Bank Act prohibits any person, other than a national bank, not authorized to operate as a bank under the Act, to advertise or use as part of its company name the word "bank" or "banker" or any other word of similar import. The Bank Act does not authorize the Director of the Idaho Department of Finance to waive the requirements of the law. Rather, the Department is offering "no objection" to your client's use in Idaho of the name "Associated Mortgage Bankers, Inc." Because Associated Mortgage Banker's, Inc. will limit its Idaho business activities to residential mortgage lending, we do not believe the name proposed by your company for use in Idaho is misleading to the public. While the Department does not intend to pursue an action under this statute, it is possible that another agency may do so. However, we believe the likelihood is slight.

Please contact K.C. Schaler at (208) 332-8000 for information on obtaining the required license to engage in mortgage lending in Idaho. Also, please feel free to contact the Department if you have any further questions.

Sincerely,

Mary E. Hughes
Financial Institutions Bureau Chief

FINANCIAL INSTITUTIONS BUREAU

Bureau Chief - Mary E. Hughes
800 Park Blvd., Suite 200, Boise, Idaho 83712
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8000 Fax: (208) 332-8098
<http://finance.idaho.gov>