

# State of Idaho

## Department of State

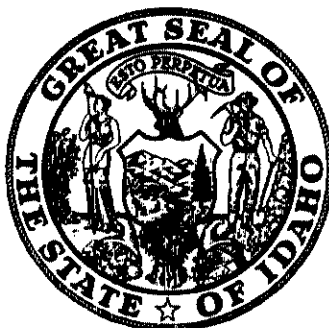
### CERTIFICATE OF AUTHORITY OF

### MORTGAGE CORPORATION OF AMERICA

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

Dated: December 18, 1992



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *[Signature]*

# APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

DEC 16 11 01 AM '92

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 MORTGAGE CORPORATION OF AMERICA
2. The name which it shall use in Idaho is MORTGAGE CORPORATION OF AMERICA  
(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.)
3. It is incorporated under the laws of MICHIGAN
4. The date of its incorporation is July 11, 1985 and the period of its duration is PERPETUAL
5. The address of its principal office in the state or country under the laws of which it is incorporated is 560 KIRTS STE 120 TROY, MICHIGAN 48084
6. The address to which correspondence should be addressed, if different from that in item 5. 23999 NORTHWESTERN HWY STE 101 SOUTHFIELD, MI 48075 ATT: VALERIE MILLER
7. The street address of its proposed registered office in Idaho is 300 N. SIXTH STREET BOISE, ID 83701, and the name of its proposed registered agent in Idaho at that address is CT CORPORATION SYSTEM
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: PURCHASE OF RESIDENTIAL FIRST MORTGAGES

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State  
Division of Corporations  
Statehouse, Room 203  
Boise, Idaho 83720

Secretary of State use only

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

SEE ATTACHED

Name	Office	Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This application is accompanied by a Certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 12-15-92

MORTGAGE CORPORATION OF AMERICA

(Corporation name)

By

Oliver W. Shreve

VICE PRESIDENT (please specify)

and

Ann McIlwain Rich

its Secretary/Treasurer (please specify)

STATE OF MICHIGAN )

COUNTY OF OAKLAND ) ss:

I, VALERIE MILLER, a notary public, do hereby certify that on this 12<sup>th</sup> day of December, 19 92, personally appeared before me CHARLES U. SHREVE, who being by me first duly sworn, declared that (s)he is the VICE PRESIDENT of MORTGAGE CORPORATION OF AMERICA

that (s)he signed the foregoing documents as VICE PRESIDENT of the corporation and that the statements therein contained are true.

Valerie Lynn Miller

VALERIE LYNN MILLER

Notary Public

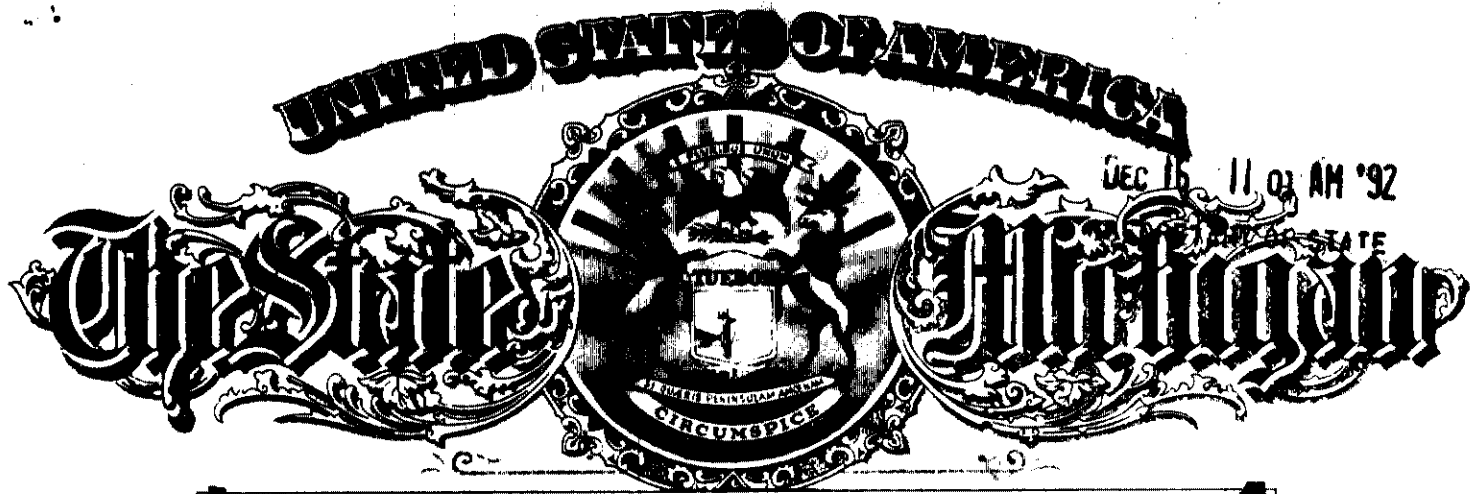
VALERIE LYNN MILLER  
Notary Public, Macomb County, MI  
My Commission Expires Nov. 14, 1993

Officers and directors of Mortgage Corporation of America (to be MCA Mortgage Corp.) (subsidiary of MCA Financial Corp.) are as follows:

<u>Officer</u>	<u>Address</u>	<u>Title</u>
* Anita W. Atwood	560 Kirts Blvd	Vice President
* Patricia Bodag	Suite 120,	Vice President
* Lillian Cole	Troy, MI 48084	Assistant Vice President
Gordon H. Cornwell	"	Vice President
* Thomas P. Cronin	"	Director and President
William Demetriou	"	Vice President
Beth E. Holsbeke	"	Assistant Vice President
Louis Johnson	"	Vice President
* Michelle K. Johnson	"	Authorized Agent (not an officer)
Earl Kuecken	"	Vice President
Daniel A. Kovach	"	Vice President
* James W. LeBaron	"	Senior Vice President
* Anne M. McGraw-Dick	"	Secretary & Vice President
* James B. Quinlan	"	Senior Vice President and Treasurer
Delores M. Rankin	"	Assistant Vice President
* Charles U. Shreve	"	Director & Vice President
* Nancy J. Smith	"	Vice President
* Gail T. Sossi	"	Assistant Vice President and Controller
* David C. Wells	"	Vice President
* Alane T. Willming	"	Assistant Vice President

---

\* Authorized Document Signer



Michigan Department of Commerce

Lansing, Michigan

*This is to Certify That*

MORTGAGE CORPORATION OF AMERICA, A PROFIT CORPORATION

*was validly incorporated on* JULY 11, 1985 *, as a Michigan corporation, and said corporation is validly in existence under the laws of this State.*

*This certificate is issued to attest to the fact that the corporation is in good standing in this office as of this date and is duly authorized to transact business or conduct affairs in Michigan and for no other purpose. It is in the usual form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.*

*In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this* 10TH *day*  
*of* NOVEMBER *, 19* 92

*Carl L. Lyon*

*Director*