

State of Idaho

Department of State

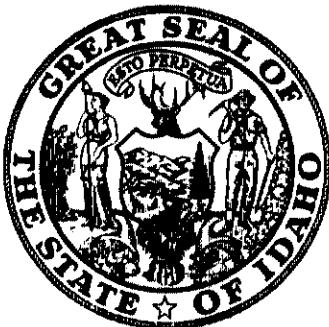
CERTIFICATE OF AUTHORITY OF

HOME LENDING ASSOCIATES, INC.

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

Dated: July 19, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl DeWitt*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

JUL 15 1 17 PM '93

JUL 15 9 58 AM '93

SECRETARY OF STATE

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 HOME LENDING ASSOCIATES, INC.
2. The name which it shall use in Idaho is _____
(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 Washington
4. The date of its Incorporation is November 6, 1990 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 950 ANDOVER PARK EAST, STE 16, TUKWILA, Washington 98188-7671
6. The address to which correspondence should be addressed, if different from that in item 5. Same
7. The street address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is C T Corporation System
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
See attached purpose clause

(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

IDAHO SECRETARY OF STATE
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9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>David E. Zehm</u>	<u>President and Director</u>	<u>950 ANDOVER PARK EAST, STE 16,</u> <u>TUKWILA, Washington 98188-7671</u>
<u>Donald Ormsby</u>	<u>Vice President and Director</u>	<u>950 ANDOVER PARK EAST, STE 16,</u> <u>TUKWILA, Washington 98188-7671</u>
<u>Paige Padilla</u>	<u>Secretary</u>	<u>950 ANDOVER PARK EAST, STE 16,</u> <u>TUKWILA, Washington 98188-7671</u>
<u>Paige Padilla</u>	<u>Treasurer</u>	<u>950 ANDOVER PARK EAST, STE 16,</u> <u>TUKWILA, Washington 98188-7671</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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: July 12, 1993

HOME LENDING ASSOCIATES, INC.

(Corporation Name)

By David E. Zehm
David E. Zehm Its President/Vice President (please specify)

and Paige Padilla
Paige Padilla Its Secretary/Assistant Secretary (please specify)

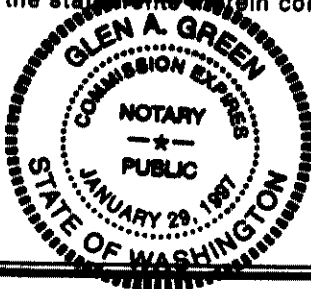
STATE OF Washington) ss:

COUNTY OF King)

I, Glen A. Green, a notary public, do hereby certify that on this 13 day of July, 19 93, personally appeared before me David E. Zehm, who being by me first duly sworn, declared that (s)he is the President of _____

HOME LENDING ASSOCIATES, INC.

that (s)he signed the foregoing documents as President of the corporation and that the statements herein contained are true.



Glen A. Green
Notary Public

Appendix to Idaho
Application for Certificate of Authority

**Purpose Clause of
HOME LENDING ASSOCIATES, INC.**

To engage in the mortgage brokerage business and to engage in any lawful act or activity for which corporations may be organized to do business under the laws of Idaho.

JUL 19 1 17 PM '93
SECRETARY OF STATE



JUL 15 9 58 AM '93
SECRETARY OF STATE

STATE of WASHINGTON SECRETARY of STATE

CERTIFICATE OF EXISTENCE/AUTHORIZATION

OF

HOME LENDING ASSOCIATES, INC.

I, RALPH MUNRO, Secretary of State of the State of Washington, hereby certify that I am the custodian of the corporation records of this state.

I FURTHER CERTIFY that the records on file in this office show that the above - named profit corporation was incorporated under the laws of the State of Washington and was issued a certificate of incorporation in Washington on November 6, 1990.

I FURTHER CERTIFY that as of the date of this certificate no Articles of Dissolution or Certificate of Withdrawal have been filed, that the conditions of the Revised Code of Washington, Title 23B.01.280(2) (a) through (d) have been met, and the corporation is duly authorized to transact business in the corporate form in the State of Washington.

Date: June 16, 1993

Given under my hand and the seal of the State of Washington, at Olympia, the State Capitol.

Ralph Munro, Secretary of State

L. Cramer