

93374/10295



Department of State.

**CERTIFICATE OF AUTHORITY
OF**

LDI FINANCIAL SERVICES CORP.

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

Dated September 25, 1990



Pete T. Cenarrusa

SECRETARY OF STATE

Elizabeth M. Zabala

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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 LDI Financial Services Corp. **SECRETARY OF STATE**

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 Ohio

4. The date of its incorporation is October 23, 1980 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 1375 East 9th Street, Suite 700 Cleveland, Ohio 44114

6. The address to which correspondence should be addressed, if different from that in item 5. 30033 Clemens Road Westlake, Ohio 44145

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 CT CORPORATION SYSTEM

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
To buy, sell, and lease business equipment and engage in any other legal activity for which corporations may be formed in the state of Idaho.

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

Name	Office	Address
<u>See Attached List.</u>		

(continued on reverse)

Name

Office

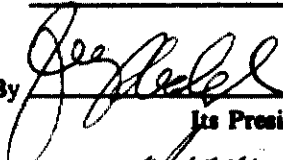
Address


- 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: September 19, 1990

LDI Financial Services Corp.

(Corporation Name)

By  Frank Skedel
 Its ~~Secretary~~ President (please specify)

and  Dennis Diemer
 Its ~~Secretary~~ Assistant Secretary (please specify)

STATE OF Ohio)
) ss:
 COUNTY OF Cuyahoga)

I, Kelly M Klimas, a notary public, do hereby certify that on this _____ day of September, 19 90, personally appeared before me Frank Skedel, who being by me first duly sworn, declared that he is the President of LDI Financial Services Corp.

that he signed the foregoing document as President of the corporation and that the statements therein contained are true.


 Notary Public

KELLY M. KLIMAS
 Notary Public, State of Ohio - Lake Cty.
 My Commission Expires July 22, 1992

LDI FINANCIAL SERVICES CORP.
 LIST OF OFFICERS AND DIRECTORS
 FEIN 34-1321717
 DATE OF INCORPORATION 10-23-80

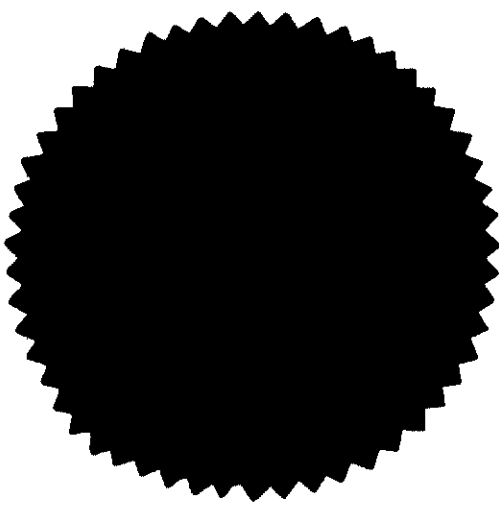
NAME	TITLE	ADDRESS	HOME ADDRESS	S.S.#	DURATION
ROBERT S. KENDALL	CHAIRMAN OF THE BOARD AND DIRECTOR	1375 EAST NINTH ST. SUITE 700 CLEVELAND, OH. 44114	2650 BUTTERNUT LN. PEPPER PIKE, OH. 44124	211-30-4571	PERPETUAL
MICHAEL R. KENNEDY	VICE PRESIDENT AND DIRECTOR	1375 EAST NINTH ST. SUITE 700 CLEVELAND, OH. 44114	21831 AVALON DR. ROCKY RIVER, OH. 44116	294-36-4436	PERPETUAL
THOMAS A. CUTTER	VICE PRESIDENT AND DIRECTOR	1375 EAST NINTH ST. SUITE 700 CLEVELAND, OH. 44114	21109 AVALON DR. ROCKY RIVER, OH. 44116	285-36-1872	PERPETUAL
FRANK SKEDEL	PRESIDENT	30033 CLEMENS RD. WESTLAKE, OH. 44145	8532 TIMBER TRAIL BRECKSVILLE, OH. 44141	277-42-6768	
JERRY E. KISH	VICE PRESIDENT	1375 EAST NINTH ST. SUITE 700 CLEVELAND, OH. 44114	617 HANFORD DR. HIGHLAND HEIGHTS, OH. 44143	292-42-7350	
RUSSELL W. SPROULL	VICE PRESIDENT AND CONTROLLER	30033 CLEMENS RD. WESTLAKE, OH. 44145	176 DEBORAH DR. AURORA, OH. 44202	296-40-5127	
DENNIS DIEMER	ASSISTANT SECRETARY	30033 CLEMENS RD. WESTLAKE, OH. 44145	16505 KENNETH LN. LAKEWOOD, OH. 44107	334-48-3505	
DANIEL J. MOOS	TREASURER	1375 EAST NINTH ST. SUITE 700 CLEVELAND, OH. 44114	7399 STOW RD. HUDSON, OH. 44236	102-42-3029	

UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.

SEP 15 8 47 AM '90
SECRETARY OF STATE

I, *Sherrod Brown*

do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign corporations; that said records show LDI FINANCIAL SERVICES CORP., an Ohio Corporation, Charter No. 563188, having its principal location in Cleveland, County of Cuyahoga, was incorporated on October 23, 1980, is currently in **GOOD STANDING** upon the records of this office.



WITNESS my hand and official seal at

Columbus, Ohio, this

28th day of June, A.D.1990

Sherrod Brown

Sherrod Brown
Secretary of State