

State of Idaho

Office of the Secretary of State

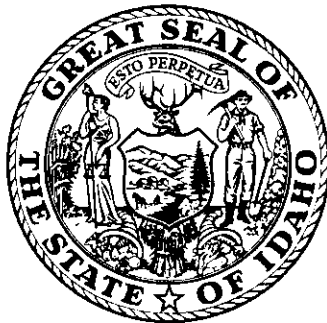
**CERTIFICATE OF AUTHORITY
OF
RBC MORTGAGE COMPANY**

File Number C 151045

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: 30 September 2003



Ben Yursa

SECRETARY OF STATE

By *Kevin Hunter*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

03 SEP 30 AM 11:45

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

SECRETARY OF STATE
STATE OF IDAHO

- The name of the corporation is: RBC Mortgage Company
- The name which it shall use in Idaho is: RBC Mortgage Company
- It is incorporated under the laws of: Illinois
- Its date of incorporation is: 6/25/92
- The address of its principal office is: 222 Merchandise Mart, Suite 550, Chicago, IL 60654
- The address to which correspondence should be addressed, if different from Item 5, is: _____
- The street address of its registered office in Idaho is: 300 North 6th Street, Boise, ID 83701
and its registered agent in Idaho at that address is: CT Corporation System
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Jon Legg</u>	<u>President</u>	<u>222 Merchandise Mart, Ste 550 Chicago, IL 60654</u>
<u>Brad Simon</u>	<u>VP & Secretary</u>	<u>same</u>
<u>Terry Rowland</u>	<u>VP</u>	<u>same</u>
<u>Jim Hayes</u>	<u>Treasurer</u>	<u>same</u>
<u>David Matthews</u>	<u>Director</u>	<u>same</u>

Dated: September 26, 2003

Signature: *Brad Simon*

Typed Name: Brad Simon

Capacity: Vice President & Secretary

Customer Acct # : _____

(if using pre-paid account)

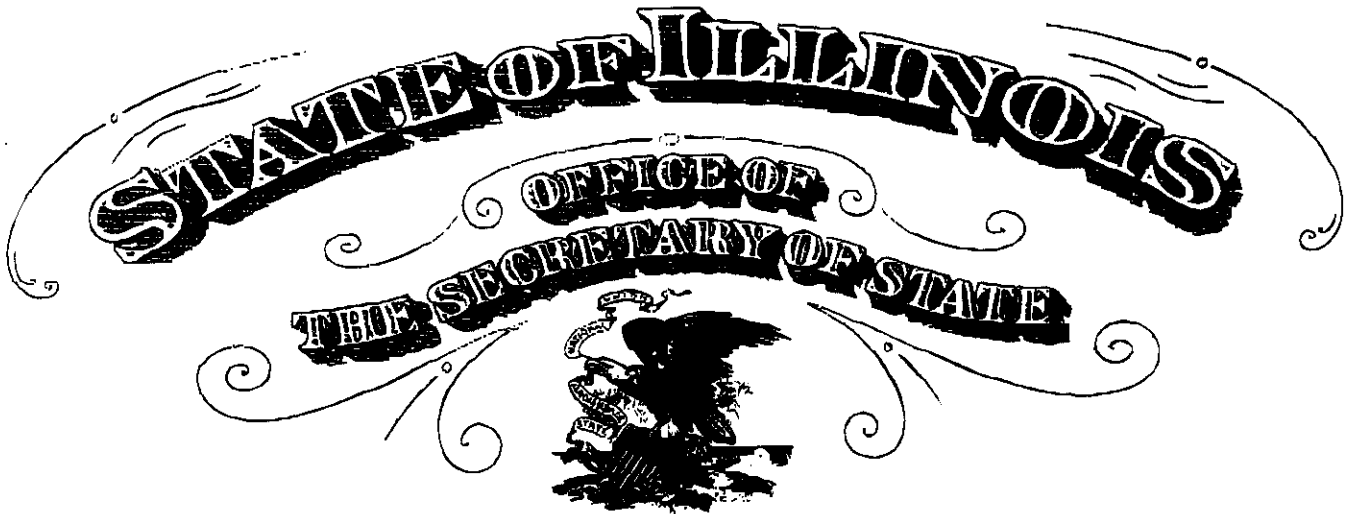
Secretary of State use only

If copy/serve stamp
 forms App for cert of authority, profit, corp
 Revised 07/2002

IDAHO SECRETARY OF STATE
 09/30/2003 05:00
 CK: 98284 CT: 28168 BH: 784227
 1 @ 100.00 = 100.00 AUTH PRO # 2
 1 @ 28.00 = 28.00 EXPEDITE C # 3

File Number

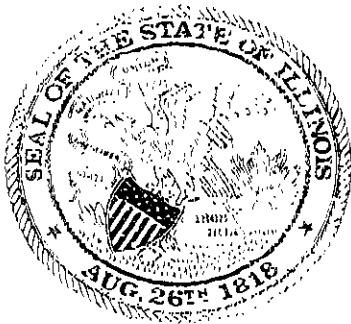
5688-628-1



To all to whom these Presents Shall Come, Greeting:

I, Jesse White, Secretary of State of the State of Illinois, do

hereby certify that RBC MORTGAGE COMPANY, A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE JUNE 25, 1992, APPEARS TO HAVE COMPLIED WITH ALL THE PROVISIONS OF THE BUSINESS CORPORATION ACT OF THIS STATE RELATING TO THE FILING OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND AS OF THIS DATE, IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN THE STATE OF ILLINOIS*****



In Testimony Whereof, I hereto set
 my hand and cause to be affixed the Great Seal of
 the State of Illinois, this 29TH
 day of SEPTEMBER 2003
 A.D.

Jesse White

SECRETARY OF STATE

C-290.2

TOTAL P.03