

1025157

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

THE MORTGAGE LOAN SPECIALISTS GROUP, INC.

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

Dated: June 16, 1993



Pete T. Cenarrusa
Pete T. Cenarrusa
SECRETARY OF STATE
By *Sheryl Gabrie*

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:

33 JUN 16 PM 8 55

1. The name of the corporation is The MORTGAGE LOAN SPECIALISTS Group, Inc.
2. The name which it shall use in Idaho is The MORTGAGE LOAN SPECIALISTS Group, Inc.
(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 California
4. The date of its incorporation is January 16, 1990 and the period of its duration is
5. The address of its principal office in the state or country under the laws of which it is incorporated is
1901 South Bascom Avenue, 5th Floor, Campbell, CA 95008
6. The address to which correspondence should be addressed, if different from that in Item 5.
N/A
7. The street address of its proposed registered office in Idaho is 405 S. 8th Street, Suite 111
Boise, Idaho 83702, and the name of its proposed registered agent in Idaho at that address is Wylie Griffith
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
Mortgage Banking - funding of first and second mortgage loans.

(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
19930616 0900 82761 2
CK #: 9530 CUST# 1
CORPORATIO 10 60.00 60.00

•:

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

Name	Office	Address
Edward A. Goormastic	Pres/CEO	14019 Oak Hollow Lane, Saratoga, CA
Paul N. Russo	Executive V.P.	5530 Deer Creek Lane, Alta Loma, CA
F. Theodore Shide	Senior V.P.	685 Choctaw Ct., San Jose, CA
John S. Muratore	Senior V.P.	8747 Sandhill Dr., Riverside, CA

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: 4/30/93

The MORTGAGE LOAN SPECIALISTS Group, Inc.

(2) (Customer name)

84

Re: Practice of the President (where applicable)

10

10. Secretary/Assistant Secretary (please specify)

STATE OF CALIFORNIA

1

COUNTY OF SANTA CLARA

1

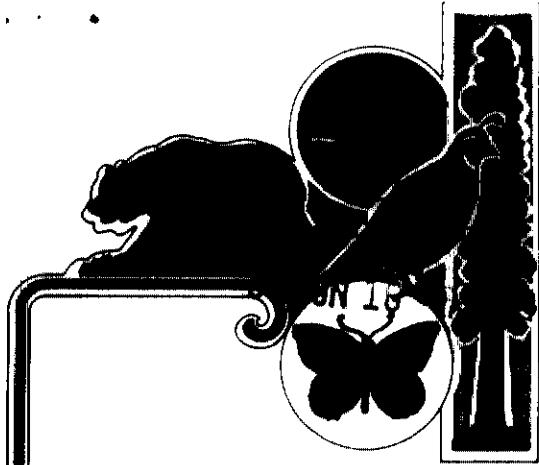
I, Gaila Renee Mangrum, a notary public, do hereby certify that on this thirtieth day of April, 19 93, personally appeared before me Ed Goormastic and Ted Shide, who being by me first duly sworn, declared that (s)he is the President and Assistant Sec'y, The MORTGAGE LOAN SPECIALIST GROUP, Inc. ^{they}

they that (s)he signed the foregoing documents as President and Asst. Secretary of the corporation and that the statements therein contained are true.

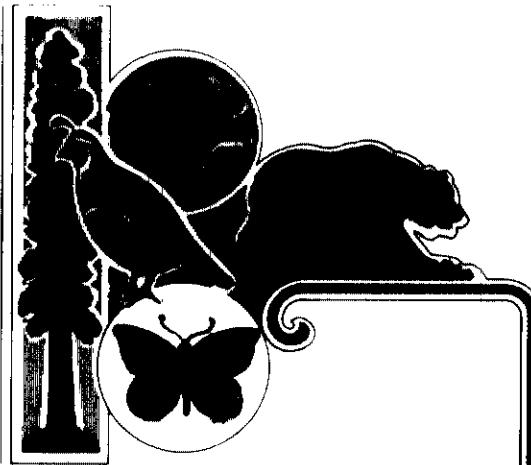


OFFICIAL SEAL
GAILA RENEE MANGRUM
NOTARY PUBLIC-CALIFORNIA
PRINCIPAL OFFICE IN
SANTA CLARA COUNTY
Mission Expires July 27, 1993

Notary Public



State of California



OFFICE OF THE SECRETARY OF STATE

CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, MARCH FONG EU, Secretary of State of the State of California, hereby certify:

That on the 16th day of January, 1990,

THE MORTGAGE LOAN SPECIALISTS GROUP, INC.

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this 8th day of June, 1993

March Fong Eu

Secretary of State