

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
AMERICAN FINANCIAL SERVICE GROUP, INC.**

File Number C 140000

I PETE T. CENARRUSA, 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: July 23, 2001



Pete T. Cenarrusa
SECRETARY OF STATE

By *Monica Okalberry*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

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

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STATE OF IDAHO

- The name of the corporation is American Financial Service Group, Inc.
- The name which it shall use in Idaho is American Financial Service Group, Inc.
- It is incorporated under the laws of Michigan
- Its date of incorporation is 02/18/1987
- The address of its principal office is 401 North Tryon Street, NC1-021-02-20,
Charlotte, NC 28255
- The address to which correspondence should be addressed, if different than item 5, is _____
- The street address of its registered office in Idaho is 300 North 6th Street
Boise, ID 87302, and its registered agent in Idaho at that address is CT Corp. Systems
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Lynn L. Rhoades</u>	<u>Director.</u>	<u>401 N. Tryon St., Char. NC 28255</u>
<u>Thomas C. Bowers</u>	<u>President</u>	<u>401 N. Tryon St., Char., NC 28255</u>
<u>David R. Smith</u>	<u>Sen. Vice President</u>	<u>401 N. Tryon St., Char., NC 28255</u>
<u>Edward J. Stark</u>	<u>Secretary</u>	<u>401 N. Tryon St., Char., NC 28255</u>
<u>Joyce Gorham Worsley</u>	<u>Treasurer</u>	<u>401 N. Tryon St., Char., NC 28255</u>

Dated: 7/9/2001

American Financial Service Group, Inc.

(Corporation name)

By David R. Smith

DAVID R. SMITH
SR. VICE PRESIDENT

Its Senior Vice President

(specify capacity of signer)

Customer Acct #:

(if using pre-paid account)

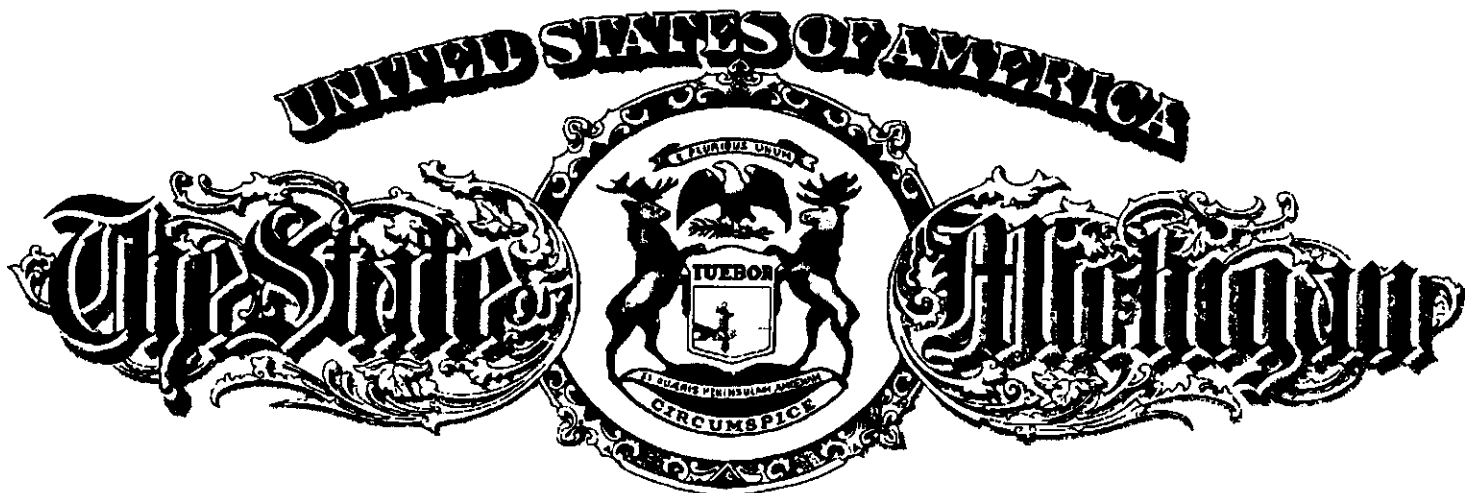
Secretary of State use only

Revised 7/97

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07/24/2001 05:00
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Michigan Department of Consumer and Industry Services

Lansing, Michigan

This is to Certify That

AMERICAN FINANCIAL SERVICE GROUP, INC.

was validly incorporated on February 18, 1987, as a Michigan profit 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 Michigan as of this date and is duly authorized to transact business or conduct affairs in Michigan and for no other purpose.

This certificate is in due 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, in the City of Lansing, this 25th day of June, 2001

Andrew S. Mettelf, Director

Bureau of Commercial Services