

State of Idaho

Office of the Secretary of State

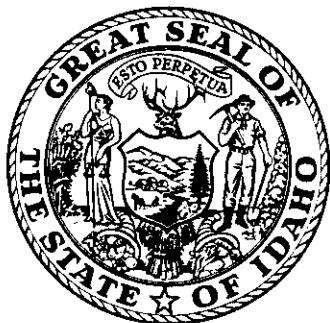
CERTIFICATE OF AUTHORITY
OF
BANC OF AMERICA INVESTMENT SERVICES, INC.

File Number C 151356

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: 21 October 2003



Ben Yursa

SECRETARY OF STATE

By

Monica Keekney

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2003 OCT 21 PM 12:20

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

STATE OF IDAHO

1. The name of the corporation is:

BANC OF AMERICA INVESTMENT SERVICES, INC.

2. The name which it shall use in Idaho is: BANC OF AMERICA INVESTMENT SERVICES, INC.

3. It is incorporated under the laws of: FLORIDA

4. Its date of incorporation is: 6-14-1984

5. The address of its principal office is:

101 S TRYON ST; CHARLOTTE NC 28255

6. The address to which correspondence should be addressed, if different from item 5, is:

401 N TRYON ST; NC1-021-02-20; CHARLOTTE NC 28255

7. The street address of its registered office in Idaho is: 300 N 6th ST; BOISE ID 83702

and its registered agent in Idaho at that address is: CT CORPORATION SYSTEM

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

Name	Office	At
<u>ALAN SCHRODER</u>	<u>DIR/CEO/PRES</u>	<u>NC1-021-02-20 401 N TRYON ST CHARLOTTE NC 28255</u>
<u>GREG S. MROZ</u>	<u>Sr. V.P.</u>	
<u>EDWARD J. STARK</u>	<u>SECRETARY</u>	
<u>GREG TAYLOR</u>	<u>TREASURER</u>	
<u>GREGORY M. ALLEN</u>	<u>DIRECTOR</u>	
<u>RICHARD M. DeMARTINI</u>	<u>DIRECTOR</u>	

Dated: 9/24/03

Signature: *Greg Mroz*

Typed Name: GREG S. MROZ

Capacity: Sr. V.P.

Customer Acct #: C 129426

(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
10/21/2003 05:00
CK: 5758119 CT: 122424 BH: 787649
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

0151356

State of Florida

Department of State

I certify from the records of this office that BANC OF AMERICA INVESTMENT SERVICES, INC. is a corporation organized under the laws of the State of Florida, filed on June 14, 1984.

The document number of this corporation is H07987.

I further certify that said corporation has paid all fees due this office through December 31, 2003, that its most recent annual report/uniform business report was filed on January 7, 2003, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the Great Seal of
Florida, at Tallahassee, the Capital, this the
Twenty Fifth day of September, 2003*

Glenda E. Hood
Secretary of State



Authentication ID: 800023349878-092503-H07987

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

www.sunbiz.org/auth.html

DIRK KEMPTHORNE
GOVERNOR



GAVIN M. GEE
DIRECTOR

JUN 24 1 54 PM '99

STATE OF IDAHO
DEPARTMENT OF FINANCE
700 W. STATE STREET, 2ND FLOOR
P. O. BOX 13720
BOISE ID 83720-0021
<http://www2.state.id.us/finance/def.htm>
June 21, 1999

SECRETARY OF STATE
STATE OF IDAHO

Bank of America Corporation
Legal Department
Attn: Scott A. Cammann
NC1-002-29-01
101 South Tryon Street
Charlotte, NC 28255
Fax number (704) 386-1670

Re Use of "banc" in company name

Dear Mr. Cammann:

This is in response to your correspondence of February 19, 1999, asking whether Banc of America Investment Services, Inc. may use the word "banc" in its name in Idaho. The company is a direct subsidiary of NationsBank, N.A., a national banking association, and is a wholly owned indirect subsidiary of BankAmerica Corporation. The company engages in securities brokerage and annuity sales, as well as other related activities.

Although we are taking no action to either approve or disapprove of the use of the name BancSource, you should be aware that if there is a regulatory implication.

Idaho Code §26-1202 makes it a felony for any person, other than a national bank, not authorized to operate as a bank under the Idaho Bank Act, to advertise or use as part of its corporate name the word "bank" or "banker" or any other word of similar import. While the Department of Finance does not have the authority to prosecute under this statute, another agency could conceivably do so. The Department is therefore not in a position to specifically approve such use.

It is our belief that the use of the term "banc" under the circumstances you have described is not misleading to the general public. We are therefore recommending to the Director that the Department take a "no action" position on your use of the word "banc".

Please let me know if you have any additional questions on this matter.

Sincerely,

Kelly P. Robison
Bureau Chief, Financial Institutions

KPR/SBM/mc

Banks and S&L's
Credit Unions
Money Transmitters
Supporting Services

(208) 332-8006
(208) 332-8003
(208) 332-8003
(208) 332-8001

PHONE: (208) 332-8000
FAX: (208) 332-8068
Director's Fax: (208) 332-8077
Securities Fax: (208) 332-8069

Securities
Mortgage Companies
Finance Companies
Collection Agencies

(208) 332-8004
(208) 332-8004
(208) 332-8002
(208) 332-8002

EQUAL OPPORTUNITY EMPLOYER