

State of Idaho

Office of the Secretary of State

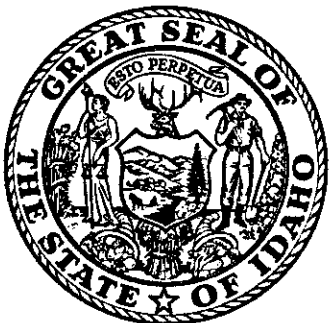
**CERTIFICATE OF AUTHORITY
OF
1ST INTEGRITY MORTGAGE, INC.**

File Number C 176158

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: December 10, 2007



Ben Yursa

SECRETARY OF STATE

By *Sally Lloyd*

FILED EFFECTIVE

202



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit) (Instructions on Back of Application)

2007 DEC 10 PM 3:53 SECRETARY OF STATE STATE OF IDAHO

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

- 1. The name of the corporation is: 1st Integrity Mortgage, Inc.
2. The name which it shall use in Idaho is:
3. It is incorporated under the laws of: Maryland
4. Its date of incorporation is: March 5, 2007
5. The address of its principal office is: 110 West Road, Suite 203, Towson, MD 21204
6. The address to which correspondence should be addressed, if different from Item 5, is:
7. The street address of its registered office in Idaho is: 5481 Kendall Street, Boise, ID 83706 and its registered agent in Idaho at that address is: InCorp Services, Inc.
8. The names and respective business addresses of its directors and officers are:

Table with 3 columns: Name, Office, Address. Row 1: Michael A. Mazursky, President, 110 West Road, Suite 203, Towson, MD 21204.

Dated: 12/16/07
Signature: Michael Mazursky
Typed Name: Michael A. Mazursky
Capacity: President
(The signer must be a director or an officer of the corporation.)

Customer Acct #:
Secretary of State use only
C 176158
IDAHO SECRETARY OF STATE
12/10/2007 05:00
CK: 1376128 CT: 172099 BH: 1889167
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

STATE OF MARYLAND
Department of Assessments and Taxation

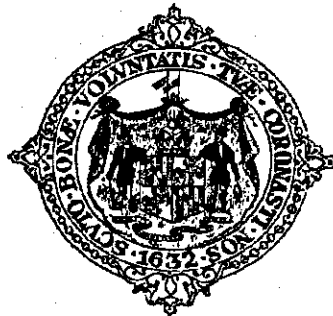
I, PAUL B. ANDERSON OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT 1ST INTEGRITY MORTGAGE, INC IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS DECEMBER 10, 2007.



Paul B. Anderson
Charter Division



301 West Preston Street, Baltimore, Maryland 21201
Telephone Balto. Metro (410) 767-1340 / Outside Balto. Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TT/Voice
Fax (410) 333-7097