

State of Idaho

Office of the Secretary of State

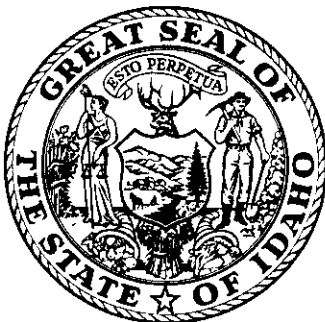
**CERTIFICATE OF AUTHORITY
OF
SUMMIT MORTGAGE CORPORATION**

File Number C 151023

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: 29 September 2003



Ben Yursa

SECRETARY OF STATE

By *Sally Lloyd*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED EFFECTIVE

2003 SEP 15 PM 1:56

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

- The name of the corporation is:
Summit Mortgage Corporation
- The name which it shall use in Idaho is: ~~Summit Home Mortgage Inc.~~ Summit Mortgage Corporation
- It is incorporated under the laws of: Minnesota
- Its date of incorporation is: June 16, 1992
- The address of its principal office is:
10201 Wayzata Blvd. #350, Minnetonka, Minnesota 55305
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: 1401 Shoreline Dr. Ste.2, Boise ID 83702
and its registered agent in Idaho at that address is: Corporation Service Company
- The names and respective business addresses of its directors and officers are:

| Name | Office | Address |
|-------------------------------|--|---|
| <u>Robert L Carter</u> | <u>President, CEO</u> | <u>10201 Wayzata Blvd. #350</u> <u>Minnetonka, Minnesota 55305</u> |
| <u>Diana J. Clarke-Carter</u> | <u>Secretary, Treasurer,</u> <u>CFO</u> | <u>10201 Wayzata Blvd. #350</u> <u>Minnetonka, Minnesota 55305</u> |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Dated: September 12, 2003

Signature: [Signature]

Typed Name: Robert L. Carter

Capacity: CEO, President, Owner

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

g:\corporate\corp
forms\appforauthority_profit.pmf
Revised 07/2002
Web Form

IDAHO SECRETARY OF STATE
09/29/2003 05:00
CK: 55797 CT: 160159 BH: 704023
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C 151023

State of Minnesota

SECRETARY OF STATE

Certificate of Good Standing

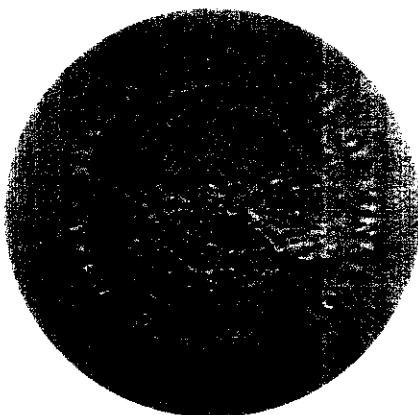
I, Mary Kiffmeyer, Secretary of State of Minnesota, do certify that: The corporation listed below is a corporation formed under the laws of Minnesota; that the corporation was formed by the filing of Articles of Incorporation with the Office of the Secretary of State on the date listed below; that the corporation is governed by the chapter of Minnesota Statutes listed below; and that this corporation is authorized to do business as a corporation at the time this certificate is issued.

Name: Summit Mortgage Corporation

Date Formed: 06/16/1992

Chapter Governed By: 302A

This certificate has been issued on 09/04/03.



Mary Kiffmeyer
Secretary of State.