

State of Idaho

Department of State

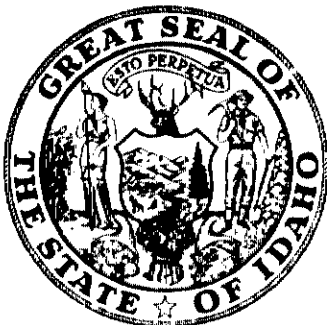
CERTIFICATE OF AUTHORITY
OF
FIRSTAR HOME MORTGAGE CORPORATION

File Number C 123075

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: March 10, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *Natasha Lamb*

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:

1. The name of the corporation is Firststar Home Mortgage Corporation
2. The name which it shall use in Idaho is Firststar Home Mortgage Corporation
3. It is incorporated under the laws of Wisconsin
4. Its date of incorporation is 11/18/82
5. The address of its principal office is 1550 East 79th Street, Suite 255, Bloomington, Minnesota 55425-1198
6. The address to which correspondence should be addressed, if different than item 5, is Firststar Law Dept., 777 East Wisconsin Avenue Milwaukee, Wisconsin 53202
7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701, and its registered agent in Idaho at that address is C T Corporation System
8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
See attached list of directors and officers		

Dated: March 5, 1998

Firststar Home Mortgage Corporation
(Corporation name)
By Peter J. Henningsen
Peter J. Henningsen

Its Secretary
(specify capacity of signer)

Customer Acct #
IDAHO SECRETARY OF STATE
(If using pre-paid account)
03 86440000 0000 00
CK: 107004203 CI: 21069 BH: 85221
1 @ 100.00 = 100.00 AUTH PRO
1 @ 20.00 = 20.00 EXPEDITE C

List of Officers for Firststar Home Mortgage Corporation

Michael J. Schmitz	Chairman	777 East Wisconsin Avenue, Milwaukee, WI 53202
Daniel A. Arrigoni	President	1550 East 79th Street, Bloomington, MN 55425
Peter J. Henningsen	Secretary	777 East Wisconsin Avenue, Milwaukee, WI 53202
Timothy F. Candek	First Vice President & Treasurer	809 S. 60th St., Suite 210, West Allis, WI 53214

List of Directors for Firststar Home Mortgage Corporation

Rick Aneshansel
1550 East 79th Street
Bloomington, Minnesota 55425

Daniel A. Arrigoni
1550 East 79th Street
Bloomington, Minnesota 55425

Chris M. Bauer
777 East Wisconsin Avenue
Milwaukee, Wisconsin 53202

John A. Becker
777 East Wisconsin Avenue
Milwaukee, Wisconsin 53202

Roger L. Fitzsimonds
777 East Wisconsin Avenue
Milwaukee, Wisconsin 53202

Michael J. Schmitz
777 East Wisconsin Avenue
Milwaukee, Wisconsin 53202

Jeffrey B. Weeden
777 East Wisconsin Avenue
Milwaukee, Wisconsin 53202

United States of America
State of Wisconsin
DEPARTMENT OF FINANCIAL INSTITUTIONS

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SECRETARY OF STATE
STATE OF IDAHO

To All to Whom These Present Shall Come, Greeting:

I, RICHARD L. DEAN, Secretary, Department of Financial Institutions, do hereby certify that


FIRSTAR HOME MORTGAGE CORPORATION

is a domestic corporation organized under the laws of this state and that its date of incorporation is NOVEMBER 18, 1982.


I further certify that said corporation has, during its most recently completed report year, filed with this department an annual report required by sec. 180.1622, 180.1921, or 181.651 of the Wisconsin Statutes, and that it has not filed articles of dissolution.

IN TESTIMONY WHEREOF, I have
hereunto set my hand and affixed
the official seal of the Department
on FEBRUARY 6, 1998.




Richard L. Dean, Secretary

Department of Financial Institutions

BY: 

Effective July 1, 1996, the Department of Financial Institutions assumed the functions previously performed by the Corporations Division of the Secretary of State and is the successor custodian of corporate records formerly held by the Secretary of State.