

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF INDEPENDENCE ONE MORTGAGE CORPORATION

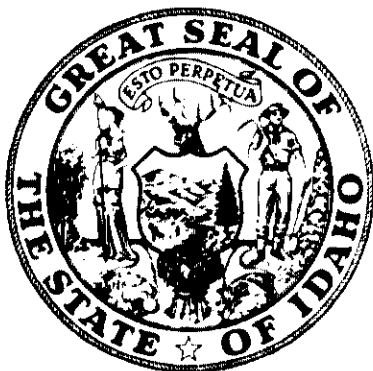
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of an Application of INDEPENDENCE ONE MORTGAGE CORPORATION

_____ for a Certificate of Authority to transact business in this State,
duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have
been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of
Authority to INDEPENDENCE ONE MORTGAGE CORPORATION

to transact business in this State under the name INDEPENDENCE ONE MORTGAGE
CORPORATION
_____ and attach hereto a duplicate original of the Application
for such Certificate.

Dated December 14, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

Sandra M. ...

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

RECORDED
SEC. OF STATE
87 DEC 14 PM 10 21

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is INDEPENDENCE ONE MORTGAGE CORPORATION

2. The name which it shall use in Idaho is _____

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Michigan

4. The date of its incorporation is 1/16/81 and the period of its duration is Perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 23800 Northwestern Highway, Southfield, MI 48075

6. The address to which correspondence should be addressed, if different from that in item 5. _____

7. The street address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701

_____, and the name of its proposed registered agent in Idaho at that address is CT CORPORATION SYSTEM

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
Various aspects of mortgage banking.

9. The names and respective addresses of its directors and officers are: (SEE ATTACHED)

Name	Office	Address
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(continued on reverse)

Name

Office

Address

- 10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.
- 11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 11-3-87

INDEPENDENCE ONE MORTGAGE CORPORATION

(Corporation Name)

By *Richard A. Bondie*
 Richard A. Bondie, Its President ~~Address~~

and *Julane Brooks Alt*
 Julane Brooks Alt, Its Secretary/ ~~Address~~

STATE OF MICHIGAN)
) ss:
 COUNTY OF OAKLAND)

I, Laurie A. Lukacs, a notary public, do hereby certify that on this 3rd day of NOVEMBER, 19 87, personally appeared before me Richard A. Bondie, who being by me first duly sworn, declared that (s)he is the President of INDEPENDENCE ONE MORTGAGE CORPORATION

that (s)he signed the foregoing document as President of the corporation and that the statements therein contained are true.

Laurie A. Lukacs
 Notary Public

INDEPENDENCE ONE MORTGAGE CORPORATION

JULY 15, 1987

OFFICERS

Richard A. Bondie, President and Chief Executive Officer
990 West Harsdale
Bloomfield Hills, MI 48013

Ronald B. Darga, Executive Vice President, Treasurer
4785 Whitesell
Troy, MI 48098

Terry W. Malone, Executive Vice President
4446 Apple Valley
West Bloomfield, MI 48033

Charles L. Salyer, Senior Vice President
25458 Witherspoon
Farmington Hills, MI 48018

Julane Brooks Alt, Vice President, Secretary
3117 Greenspring
Rochester, MI 48309

Gary Anderson, Vice President
35090 Quaker Way
Farmington Hills, MI 48024

Gene Cox, Vice President
7141 Hillside Drive
West Bloomfield, MI 48322

Frank DeGradi, Vice President
1425 Ambleside Circle
Nayperville, IL 60540

Joseph DelCanto, Vice President
380 West Mountain Rd.
West Simsbury, CT 06092

John Evans, Vice President
5236 Hallister St.
Columbus, OH 43330

George Kitchen, Vice President
13286 Pine Valley Drive
Clio, MI 48420

Stephen S. Kuczaj, Vice President
5160 Provencal Drive
Bloomfield Hills, MI 48013

Robert O. Lindblade, Vice President
8650 Chilson
Brighton, MI 48116

INDEPENDENCE ONE MORTGAGE CORPORATION

OFFICERS

Edward C. Lindow, Jr., Vice President
7318 Devonshire
West Bloomfield, MI 48033

John P. O'Leary, Vice President
2966 Cumberland
Berkley, MI 48072

Robert J. Seaser, Vice President
P.O. Box 3212
Farmington Hills, MI 48018-3212

Harry Stefaniak, Vice President
2836 Bainbridge
Sterling Heights, MI 48077

Daniel Ward, Vice President
1438 Oakbrook Drive East
Rochester, MI 48063

William Widmer, Vice President
3777 Burkoff
Troy, MI 48084

INDEPENDENCE ONE MORTGAGE CORPORATION

JULY 1, 1987

DIRECTORS

Richard A. Bondie
990 W. Harsdale Road
Bloomfield Hills, Michigan 48013

Eric D. Booth
18920 Edendairy Drive
Northville, Michigan- 48167

Ronald B. Darga
4785 Whitesell
Troy, Michigan 48098

Lawrence L. Gladchun
2570 Saranac
Okemos, Michigan 48864

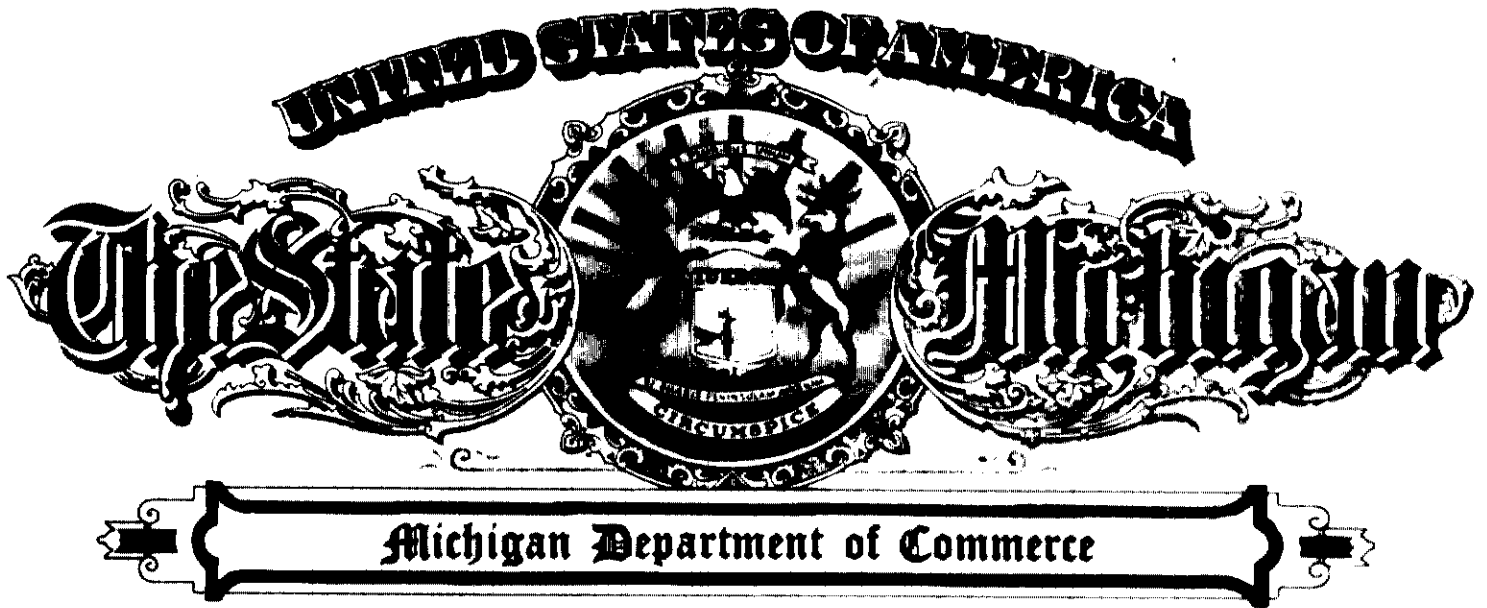
Terry W. Malone
4446 Apple Valley
West Bloomfield, Michigan 48033

Charles L. Salyer
25458 Witherspoon
Farmington Hills, Michigan 48018

Peter K. Thomsen
120 Lowell Court
Bloomfield Hills, Michigan 48013

Alden G. Walters
1212 White Oak Drive
Okemos, Michigan 48864

Richard C. Webb
5213 Rector Court
Bloomfield Hills, Michigan 48013



Lansing, Michigan

This is to Certify That

INDEPENDENCE ONE MORTGAGE CORPORATION

was validly incorporated on **JANUARY 16TH, 1981** *, as a Michigan 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 this office as of this date and is duly authorized to transact business or conduct affairs in Michigan and for no other purpose. It is in the usual 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 and affixed the Seal of the Department, in the City of Lansing, this **7TH** *day*
of **DECEMBER** *, 19* **87**

Don K. [Signature] Director