

State of Idaho

Department of State

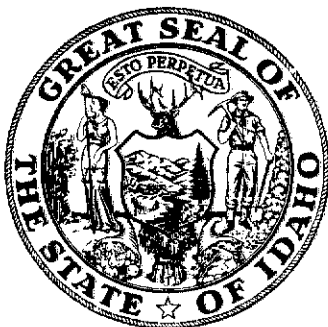
CERTIFICATE OF AUTHORITY OF

AXIOM MORTGAGE, INC.
File number C 125236

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority to transact business in this State, duly executed 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 transact business in this State attach hereto a duplicate of the Application for such Certificate.

Dated: August 13, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie L. Weinreich*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED

To the Secretary of State of Idaho:

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

Aug 13 2 28:43
IDAHO SECRETARY OF STATE
08/13/1998 02:28:43
CK: 5568 CT: 19577 BH: 136572
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- The name of the corporation is AXIOM MORTGAGE, INC
- The name which it shall use in Idaho is AXIOM MORTGAGE, INC
- It is incorporated under the laws of CALIFORNIA
- Its date of incorporation is APRIL 27, 1998
- The address of its principal office is 1651 E. 4th St. Suite 252
SANTA ANA CA 92701
- The address to which correspondence should be addressed, if different from item 5, is _____
- The street address of its registered office in Idaho is 200 North 23rd Street, Boise, Idaho 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>SEAN R. ROBERTS</u>	<u>PRESIDENT/DIRECTOR</u>	<u>1601 E 4th Street SANTA ANA CA 92701</u>
<u>STEVEN SHANNON</u>	<u>VICE PRESIDENT/DIRECTOR</u>	<u>1651 E. 4th Street SANTA ANA CA 92701</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: August 1998

AXIOM MORTGAGE, INC
(Corporation name)

By Sean R. Roberts

Its PRESIDENT
(specify capacity of signer)

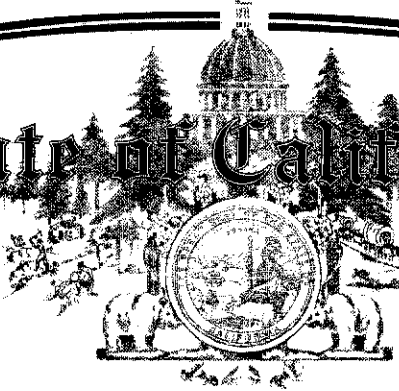
Customer Acct # :

(if using pre-1998 forms)

IDAHO SECRETARY OF STATE
Secretary of State use only
08/13/1998 09:00
CK: 37225 CT: 74104 BH: 136574

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State of California



AUG 13 2 28 PM '98
SECRETARY OF STATE
STATE OF CALIFORNIA

SECRETARY OF STATE

CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, *BILL JONES*, Secretary of State of the State of California, hereby certify:

That on the 27th day of April, 1998,

AXIOM MORTGAGE, INC.

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of August 4, 1998



Bill Jones

Secretary of State