

F02000006391

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

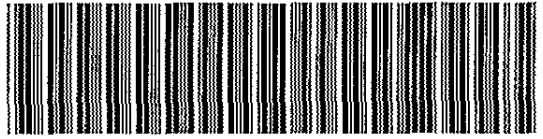
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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J. BRYAN DEC 26 2002



ACCOUNT NO. : 072100000032

REFERENCE : 868894 7155110

AUTHORIZATION

COST LIMIT : \$ 70.00

Patricia Pijuto

ORDER DATE : December 26, 2002

ORDER TIME : 10:34 AM

ORDER NO. : 868894-005

CUSTOMER NO: 7155110

CUSTOMER: Ms. Cherie Macciachera
Cendant Corporation
1 Campus Drive

Parsippany, NJ 07054

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FOREIGN FILINGS

NAME: AXIOM FINANCIAL, INC.

XXXX QUALIFICATION (TYPE: CO)

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

- CERTIFIED COPY
- XX PLAIN STAMPED COPY
- CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Norma Parramore -- EXT# 1147

EXAMINER: _____

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. Axiom Financial, Inc.
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. Utah 3. 87-0567410
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 12/5/96 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. March 7, 2002
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification."
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. 361 East 1200 South, Suite 201, Orem, Utah 84058
(Principal office address)

1 campus Dr., Parsippany, NJ 07054
(Current mailing address)

8. Mortgage Lending
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: Corporation Service Company

Office Address: 1201 Hays Street

Tallahassee, Florida 32301
(City) (Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Corporation Service Company
Chris M. [Signature]
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: Terence Edwards

Address: 3000 Leadenhall Road, Mt. Laurel NJ 08054

Director: Duncan Cocroft

Address: 1 campus Dr., Parsippany, NJ 07054

B. OFFICERS

President: Rodney I. Morley

Address: 361 East 1200 South, Suite 201, Orem, Utah 84058

Vice President: Joseph Huber

Address: 1 campus Dr., Parsippany, NJ 07054

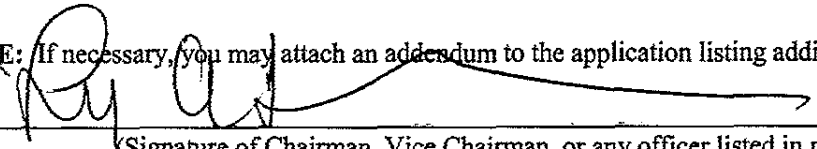
Secretary: William Brown

Address: 3000 Leadenhall Road, Mt. Laurel NJ 08054

Treasurer: Duncan Cocroft

Address: 1 campus Dr., Parsippany, NJ 07054

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13.  _____
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Lynn Feldman, Vice President and Assistant Secretary
(Typed or printed name and capacity of person signing application)

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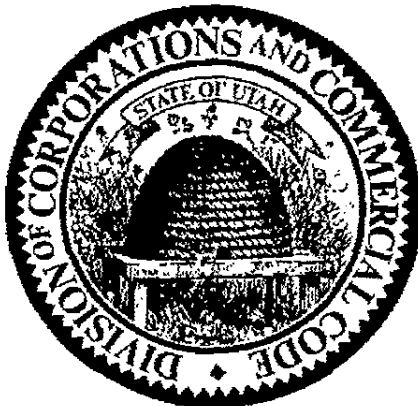
Utah Department of Commerce
Division of Corporations & Commercial Code
160 East 300 South, 2nd Floor, Box 146705
Salt Lake City, UT 84114-6705
Service Center: (801) 530-4849
Toll Free: (877) 526-3994 Utah Residents
Fax: (801) 530-6438
Web site: <http://www.commerce.state.ut.us>

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& COMMERCIAL CODE
TALLAHASSEE, FLORIDA
12/23/2002
1333406-014212232002-285827

CERTIFICATE OF EXISTENCE

Registration Number: 1333406-0142
Business Name: AXIOM FINANCIAL, INC.
Registered Date: 12/5/1996
Entity Type: Corporation - Domestic - Profit
Current Status: Good Standing

The Division of Corporations and Commercial Code of the State of Utah, custodian of the records of business registrations, certifies that the business entity on this certificate is authorized to transact business and was duly registered under the laws of the State of Utah.



Kathy Berg
Director
Division of Corporations and Commercial Code

Dept. of Professional Licensing
(801) 530-6628

Real Estate
(801) 530-6747

Public Utilities
(801) 530-6651

Securities
(801) 530-6600

Consumer Protection
(801) 530-6601