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WALLACE & ASSOCIATES

Counselors at Law
Investment Counselors
Real Estate Counselors

820 East 750 South
Springville, Utah 84663
www.wallaceassociates.com

George K. Wallace
(Licensed in California, District of Columbia & Utah.)

Author's email: george@wallaceassociates.com
Author's Direct Dial (801) 489-6339
Facsimile: (801) 489-6632

January 29, 1999

Via Federal Express

Qualification Section
Division of Corporation
Florida Department of State
409 East Gaines Street
Tallahassee, Florida 32314

000002762450--1
-02/02/99-01090-001
*****78.75 *****78.75

Re: Foreign Corporation Filing

To whom it concerns;

Enclosed, please find the following:

- 1- A check payable to you in the amount of \$78.75;
- 2- Original Certificate of Good Standing from the State of Utah;
- 3- Resolution of Board of Directors re: adoption of name; and
- 4- Transmittal letter and application.

FILED
99 FEB - 2 AM 7:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

2/3/99

Security National Mortgage Company seeks approval to conduct business as a foreign corporation in the state of Florida. Since Florida law does not allow mortgage companies to utilize the word national in its name, it has chosen to conduct business as Southern Security Mortgage Company.

WALLACE & ASSOCIATES
Attorneys at Law

Division of Corporations
January 29, 1999
Page 2

Please contact the undersigned with any questions.

Very truly yours;

George K. Wallace

GKW:me
enclosure

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TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

To: Qualification/Tax Lien Section
Division of Corporations

SUBJECT: Security National Mortgage Company (in Florida Southern Security Mortgage Company)
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

George K. Wallace
(Name of Person)
Wallace & Associates
(Firm/Company)
820 East 750 South
(Address)
Springville, UT 84663
(City/State/Zip)

Should you need to call someone concerning this matter, please call:

George K. Wallace at (801) 489-6339
(Name of Person) (Area Code & Daytime Telephone Number)

COURIER ADDRESS:

Qualification/Tax Lien Section
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:

Qualification/Tax Lien Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

RESOLUTION OF BOARD OF DIRECTORS

(Please print or type)

I, the undersigned Lynn Beckstead, do hereby certify
(Name)

that this Resolution of the Board of Directors of Security National Mortgage Company

(Corporate Name)

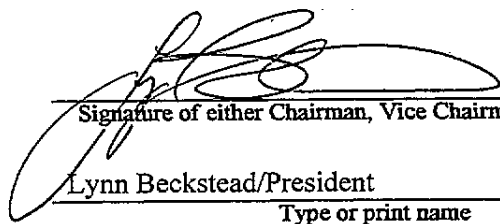
a corporation duly organized and existing under the laws of the State of Utah

was duly adopted on December 10, 19 98

Be it resolved, that Security National Mortgage Company
(Corporate Name)

organized and existing in the State of Utah, hereby adopts the name
Southern Security Mortgage Company for use in Florida

Dated: January 22, 1999


Signature of either Chairman, Vice Chairman or any officer
Lynn Beckstead/President
Type or print name

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TALLAHASSEE, FLORIDA

INHS19(4/96)

**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. Security National Mortgage Company
(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. n/a
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. June 25, 1993 5. perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. Will not begin until license is received from Florida Department of Banking
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. 5300 South 360 West, Suite 100
Salt Lake City, Utah 84123
(Current mailing address)

8. Mortgage Banking and Correspondent 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)

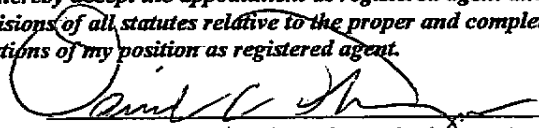
Name: Dave Thompson

Office Address: 755 Rinehart Road
Lake Mary, Florida, 32746
(Zip code)

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TALLAHASSEE, FLORIDA

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.


(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.

12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: _____ See Attached Sheet

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: _____ See Attached Sheet

Address: _____

Vice President: _____

Address: _____

Secretary: _____

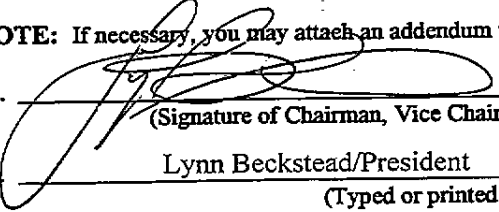
Address: _____

Treasurer: _____

Address: _____

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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 Beckstead/President
(Typed or printed name and capacity of person signing application)

**Board of Directors
Security National Mortgage Company**

Mr. Scott M. Quist - Chairman
7 Wanderwood Way
Sandy, Utah 84092

Mr. George R. Quist
4491 Wander Lane
Salt Lake City, Utah 84117

Mr. Charles L. Crittenden
2334 Filmore Avenue
Ogden, Utah 84401

Mr. Howard Craig Moody
1782 East Faunsdale Drive
Sandy, Utah 84092

Dr. Robert G. Hunter
#2 Ravenwood Lane
Sandy, Utah 84092

Mr. R.A.F. McCormick
400 East Crestwood Road
Kaysville, Utah 84037

Mr. William C. Sargent
4974 Holladay Blvd
Salt Lake City, Utah 84117

Mr. Sherman B. Lowe
2197 South 21st East
Salt Lake City, Utah 84109

Mr. Norman G. Wilbur
2520 Horseman Drive
Plano, Texas 75025

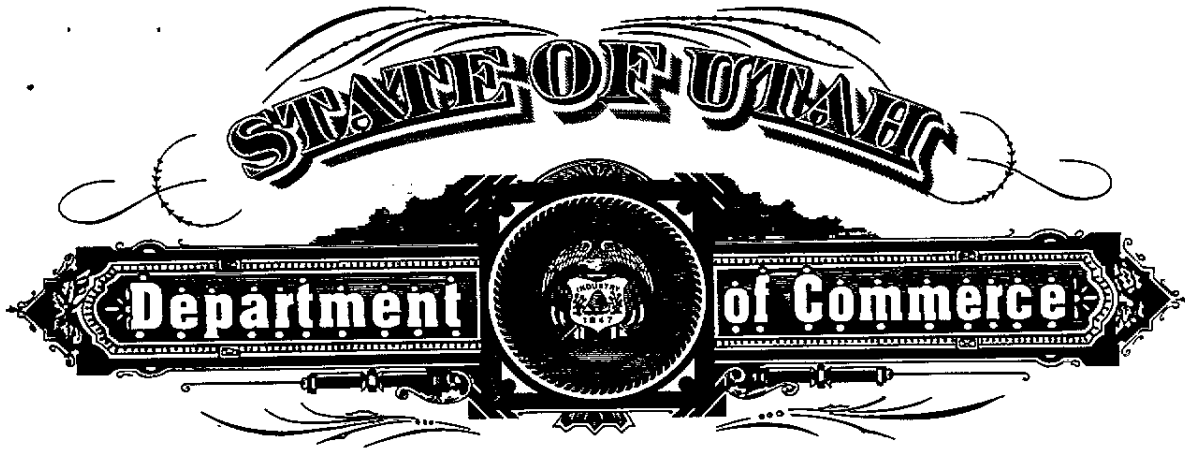
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**Security National Mortgage Company
Officers**

President	Mr. J. Lynn Beckstead 1364 Sunset Drive Salt Lake City, Utah 84116
Senior Vice President: & Secretary	Mr. William C. Sargent 4974 Holladay Blvd Salt Lake City, Utah 84117
Vice President & Assistant Secretary	Ms. Diana C. Olson 1928 West 8380 South West Jordan, Utah 84088
Vice President & Controller:	Mr. Garrett S. Sill 259 North King Street Layton, Utah 84041
Treasurer:	Mr. Scott M. Quist 7 Wanderwood Way Sandy, Utah 84092

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TALLAHASSEE, FLORIDA

FILED



**CERTIFICATION OF EXISTENCE
AND GOOD STANDING STATUS**

THE UTAH DIVISION OF CORPORATIONS AND COMMERCIAL
CODE HEREBY CERTIFIES THAT

SECURITY NATIONAL MORTGAGE COMPANY

is a Utah corporation and is qualified to transact business in the State of Utah, and that its most recent annual report required by Utah Code Annotated Section 16-10a-1607 has been filed, and Articles of Dissolution have not been filed. The Corporation was duly incorporated in Utah pursuant to Utah Code Annotated Section 16-10a-203 on *JUNE 25, 1993* and is currently in good standing, as appears in the records of the Division.

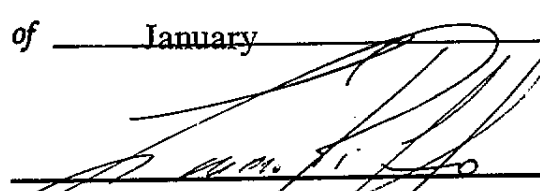
This certification is not intended to reflect the financial condition, business activity or practices of this corporation.

File Number: *CO 172996*

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA



Dated this 25th day
of January, 19 99.



Lorena P. Rizzo
Division Director of
Corporations and Commercial Code