
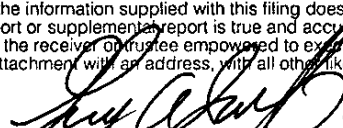


2005 FOR PROFIT CORPORATION ANNUAL REPORT

FILED
Jan 12, 2005 8:00 am
Secretary of State

01-12-2005 90017 011 ***158.75

DOCUMENT # F94000006050 1. Entity Name IRWIN HOME EQUITY CORPORATION					
Principal Place of Business 12677 ALCOSTA BLVD SAN RAMON, CA 94583			Mailing Address C/O BRENDAN N KENNEALLY SHERRY GOIN 12677 ALCOSTA BLVD SUITE #500 SAN RAMON, CA 94583 US		
2. Principal Place of Business		3. Mailing Address			
Suite, Apt. #, etc.		Suite, Apt. #, etc.			
City & State		City & State			
Zip	Country	Zip	Country	4. FEI Number 68-0339054	
5. Certificate of Status Desired XX				\$8.75 Additional Fee Required	
6. Name and Address of Current Registered Agent			7. Name and Address of New Registered Agent		
C T CORPORATION SYSTEM 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324			Name Street Address (P.O. Box Number is Not Acceptable) City		
			FL Zip Code		
8. The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. I am familiar with, and accept the obligations of registered agent.					
SIGNATURE _____ (NOTE: Registered Agent signature required when reinstating) DATE _____					
FILE NOW!!! FEE IS \$150.00 After May 1, 2005 Fee will be \$550.00		9. Election Campaign Financing Trust Fund Contribution. <input type="checkbox"/> \$5.00 May Be Added to Fees			
10. OFFICERS AND DIRECTORS			11. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 11		
TITLE NAME STREET ADDRESS CITY-ST-ZIP	D DAVIS, CLAUDE E 500 WASHINGTON STREET 3RD FL COLUMBUS, IN 47201	<input checked="" type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	Please refer to attached list of Officers and Directors.	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	S SOUZA, MATTHEW F 500 WASHINGTON ST 3RD FL COLUMBUS, IN 47201	<input type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	D EHLINGER, GREGORY F 500 WASHINGTON ST 3RD FLOOR COLUMBUS, IN 47201	<input type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	CD WASHBURN, THOMAS D 500 WASHINGTON ST 3RD FL COLUMBUS, IN 47201	<input type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	D MILLER, WILLIAM I 500 WASHINGTON ST 3RD FLOOR COLUMBUS, IN 47201	<input type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	VLCC IORFIDO, GARY A 12677 ALCOSTA BLVD STE 500 SAN RAMON, CA 94583	<input type="checkbox"/> Delete	TITLE NAME STREET ADDRESS CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition	
12. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 10 or Block 11 if changed, or on an attachment with an address, with all other like empowered.					
SIGNATURE: 			Gary A Iorfido		
SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR			1/10/05 925-790-5502		
			Date Daytime Phone #		

ATTACHMENT

IRWIN HOME EQUITY CORPORATION OFFICERS AND DIRECTORS

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NAME	TITLE	BUSINESS ADDRESS
William I. Miller	Director	500 Washington Street 3rd Floor Columbus, IN 47201
Thomas Washburn	Chairman and Director	500 Washington Street 3rd Floor Columbus, IN 47201
Gregory F. Ehlinger	Director	500 Washington Street 3rd Floor Columbus, IN 47201
Elena Delgado	President	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
J. Christopher Huseby	SVP Direct to Consumer Retail Lending	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Spencer Carlsen	SVP Wholesale Lending, Correspondent and Broker	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Edwin K. Corbin	SVP Business Development, Accounting and Finance, CFO	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Jocelyn Martin-Leano	SVP Loan Servicing and Asset Resolution	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Sunita Liggin	VP Human Resources and Administrative Services	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
James L. Carney	VP Credit Risk Management and Central Processing	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
William Packer	VP Information Services and e-Commerce Projects and CIO	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Pamela Chan	VP Marketing Services	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Sandra Collier	VP and Controller	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Mary Rottman	VP & Treasurer	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Gary A. Iorfido	VP and Chief Counsel	12677 Alcosta Blvd. Suite 500 San Ramon, CA 94583
Matthew F. Souza	Secretary	500 Washington Street 3rd Floor Columbus, IN 47201
Michael B. Witte	Officer	6931 Everglades Avenue San Diego, CA 92119

ATTACHMENT

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794000006050

Irwin Home Equity
12677 Alcosta Blvd.
Suite 500
San Ramon, CA 94583-4427
925.277.2001
925.277.0481 Fax

January 10, 2005



VIA OVERNIGHT MAIL

State of Florida
Division of Corporations
2670 Executive Center Circle, Suite 100
Tallahassee, FL 32301

RE: Uniform Business Report
Irwin Home Equity Corporation

To Whom It May Concern:

Please find enclosed the Uniform Business Report for Irwin Home Equity Corporation. Also enclosed is a check in the amount of \$158.75 reflecting the required filing fee and an additional \$8.75 for the Certificate of Status.

We trust you will find our filing both timely and orderly. Should you have any questions, please do not hesitate to contact me directly. 925-790-5444.

Sincerely,

A handwritten signature in cursive script that reads 'Sherry Goins'.

Sherry Goins
Administrative Assistant, Legal Department

Enclosures