

**2005 FOR PROFIT CORPORATION
ANNUAL REPORT**

DOCUMENT # F94000006050

1. Entity Name
IRWIN HOME EQUITY CORPORATION



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

01-12-2005 90017 011 ***158.75

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
6. Name and Address of Current Registered Agent CT CORPORATION SYSTEM 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324			
7. Name and Address of New Registered Agent Name Street Address (P.O. Box Number is Not Acceptable) City FL Zip Code			



01052005 Chg-P CR2E034 (10/03)

4. FEI Number 68-0339054	Applied For Not Applicable
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5. Certificate of Status Desired <input checked="" type="checkbox"/> \$8.75 Additional Fee Required

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

Signature, typed or printed name of registered agent and title if applicable.

(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	
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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 <input type="checkbox"/> Change <input type="checkbox"/> Addition 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 EHLLINGER, 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 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

40000891
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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

40000891
19400006050

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 ink that reads "Sherry Goins".

Sherry Goins
Administrative Assistant, Legal Department

Enclosures