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C T CORPORATION SYSTEM
Requestor's Name
660 East Jefferson Street
Address
Tallahassee, Florida 32301
City State Zip Phone
904-222-1092
CORPORATION(S) NAME

553331007075
-05/17/96--01065--030
*****70.00 *****70.00

DMR Financial Services, Inc.

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5/17/96

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION
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. DMR FINANCIAL SERVICES, 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. Michigan
(State or country under the law of which it is incorporated)
3. 38-1778676
(FEI number, if applicable)
4. December 24, 1952
(Date of incorporation)
5. Perpetual
(Duration: Year corp. will cease to exist or "perpetual")
6. February 1, 1996
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 617.156, F.S.))
7. 24445 NORTHWESTERN HIGHWAY, STE. 219, SOUTHFIELD, Michigan 48075
(Current mailing address)
8. MORTGAGE LENDING
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)
9. Name and street address of Florida registered agent:
Name: C T Corporation System
Office Address: c/o C T Corporation System, 1200 South Pine Island Road
Plantation, Florida, 33124
(Zip Code)
10. Registered agent 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 obligation of my position as registered agent.

C T Corporation System

Claudia L. Saari
(Registered agent's signature) (Officer)

Claudia L. Saari

Asst. Secy
(Type Name and Title of Officer)

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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:

A. DIRECTORS

Chairman: see attached list of directors

Address: _____

Vice Chairman: see attached list of directors

Address: _____

Director: see attached list of directors

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: see attached list of officers

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

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

13.

Daniel D. Armistead

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

14.

Daniel D Armistead

President and Chairman

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

Directors and Principal Officers of
DMR FINANCIAL SERVICES, INC.
Note: Business addresses and telephone numbers are
24445 Northwestern Hwy., Suite 219
Southfield, Michigan 48075 and
(810) 827-3390 (unless otherwise stated)

Name and Title

Business Address

Daniel D. Armistead
Director, Chairman & President

24445 Northwestern Hwy.-Ste. 219
Southfield, MI 48075

John Hayes
Vice President

8137 Grand River
Brighton, MI 48116

Gordon W. Creer
Treasurer, COO

24445 Northwestern Hwy.-Ste. 219
Southfield, MI 48075

Clark Durant
Secretary

300 Talon Centre
Detroit, MI 48207
(313) 396-4200

William O. Decklever
Director

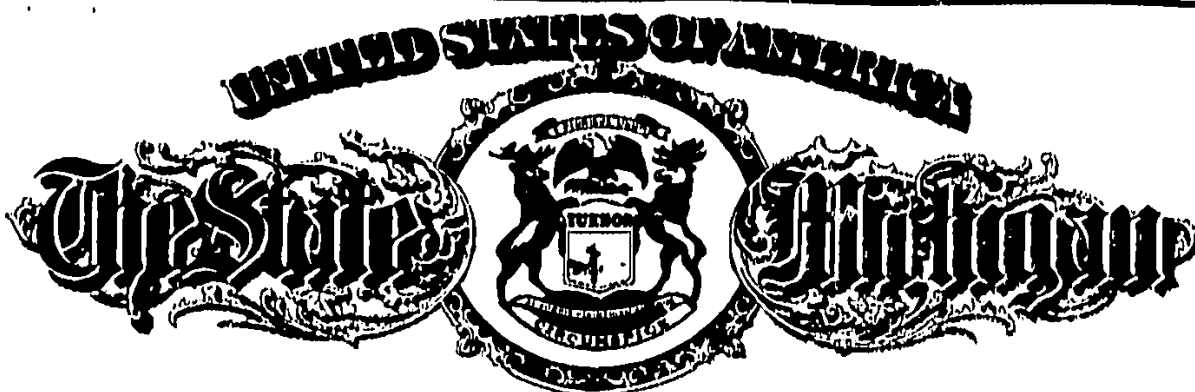
17557 Northfield Drive
Rochester Hills, MI 48309
(810) 299-8400

Joseph H. Loving
Director

100 Maple Park Blvd.-Ste. 140
St. Clair Shores, MI 48082

Marc Brovender
Regional Wholesale Manager

800 West Cummings Park-Ste. 1500
Woburn, MA 01801



Michigan Department of Commerce

Lansing, Michigan

This is to Certify That

DMR FINANCIAL SERVICES, INC.

*was incorporated on December 24, 1952, as a Michigan profit corporation,
and said corporation is in existence under the laws of this State.*

*This certificate is issued to attest to the fact that the corporation is in good standing
in this office as of this date and is duly authorized to transact business or conduct
affairs in Michigan and for no other purpose. It is in the usual form, made by me
as the proper officer, and is entitled to have full faith and credit given it in every
court and office within the United States.*

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*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 10th day
of May, 1995.*

Carl L. Ligon , Director

Corporation & Securities Bureau