

1201 DAYS STREET
TALLAHASSEE, FL 32301-2607

800-342-8086

CSC networks

PRENTICE HALL
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 072100000032

REFERENCE : 104407 4386318

AUTHORIZATION

COST LIMIT : \$ 70.00

Patricia Pizut

ORDER DATE : September 30, 1996

ORDER TIME : 10:08 AM

ORDER NO. : 104407

800001964429

CUSTOMER NO: 4386318

CUSTOMER: Ms. Anne Pick
Countrywide Home Loans, Inc.
Dept. 19 - Legal Department
155 N. Lake Avenue
Pasadena, CA 91101

FOREIGN FILINGS

NAME: FULL SPECTRUM LENDING, 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: Thelmon Washington

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 OCT -3 PM 2:19

RECEIVED
96 OCT -3 PM 1:50
DIVISION OF CORPORATION

LR 0/3

**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. Full Spectrum Lending, 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. California
(State or country under the law of which it is incorporated)
3. 95-1598038
(FEI number, if applicable)
4. 9/16/96
(Date of incorporation)
5. Perpetual
(Duration: Year corp. will cease to exist "perpetual")
6. upon qualification
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.155, F.S.))
7. 155 N. Lake Avenue
Pasadena, CA 91101
(Current mailing address)
8. mortgage lender
(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:
The Prentice-Hall Corporation
Name: System, Inc.
Office Address: 1201 Hays Street, Suite 105
Tallahassee, Florida, 32301
(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.

The Prentice-Hall Corporation System, Inc.

By: _____

(Registered agent's signature)
A.P. Polizzi, Assistant Vice-President

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 addresses of officers and/or directors:

A. DIRECTORS

Chairman: See attached list

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: See attached list

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.


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

14.

Anne Pick, Assistant Secretary
(Typed or printed name and capacity of person signing application)

Directors and Officers
Full Spectrum Lending, Inc.

09/28/1993

DIRECTORS:

RESIDENCE ADDRESS

Joe P. Harvey	Director
Primary : 225 N. Morgan Ranch Road	
Address : Glendora, CA 91741	
Stanford L. Kurland	Director
Primary : 6005 William Bent Road	
Address : Hidden Hills, California 91302	
Gregory A. Lumsden	Director
Primary : 12322 Viewcrest Road	
Address : Studio City, California 91604	

OFFICERS:

RESIDENCE ADDRESS

Joe P. Harvey	President
Primary : 225 N. Morgan Ranch Road	
Address : Glendora, CA 91741	
Susan E. Kelsey	Assistant Secretary
Primary : 3818 Benedict Canyon Drive	
Address : Sherman Oaks, California 91423	
Thomas Keith McLaughlin	Chief Financial Officer
Primary : 796 Holverston Court	
Address : Simi Valley, California 93065	
Janet L. Petrey	Assistant Secretary
Primary : 1804 Monterey Road	
Address : South Pasadena, CA 91030	
Anne Pick	Assistant Secretary
Primary : 1003 Calle Frondosa	
Address : San Dimas, California 91773	
Sandor E. Samuels	Secretary
Primary : 17527 Embassy Drive	
Address : Encino, California 91316	

THE BUSINESS ADDRESS FOR ALL OFFICERS AND DIRECTORS IS:

155 NORTH LAKE AVENUE
PASADENA, CALIFORNIA 91101

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DIVISION OF CORPORATIONS



**SECRETARY OF STATE
CERTIFICATE OF STATUS
DOMESTIC CORPORATION**

I, BILL JONES, Secretary of State of the State of California, hereby certify:

That on the 16TH day of SEPTEMBER, 19 96

FULL SPECTRUM LENDING, INC.

became incorporated under the laws of the State of California by filing its Articles of Incorporation on this
office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court
declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this
office; and

That according to the records of this office, said corporation is authorized to exercise all its corporate
powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of
this corporation.



IN WITNESS WHEREOF, I execute
this certificate and affix the Great
Seal of the State of California this
17TH day of SEPTEMBER, 1996

Bill Jones
Secretary of State

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
OCT 18 1996