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CR2E031 (1-89)

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:

abbreviations of like import i	include the word "INCORPORATED", "CO	OMPANY", "CORPORATION", or words or s a corporation instead of a natural person
2. California (Slate or country under the li	aw of which it is incorporated)	3. 33-0426859 (FEI number, if applicable)
(State of wantil) arraor the in	are of which it is illustratedy	(PCI number, it applicable)
4. April 26, 1990 (Date of incorporation)	5. Perpetual (Duration: Yea	ar corp. will cease to exist or "perpetual")
6. Upon Qualification (Date first transacted busine	ss in Florida. (See sections 607.1501, 60)	7.1502, and 817.158, F.S.))
7. 10968 Via Frontera.	San Diego, California 92127	TALLAH
(Cu	rment mailing address)	ASSET STATES
8. Wholesale Mortgage B	Anking	
(Purpose(s) of corporation au Florida)	of Florida registered agent:	arried out in the state of 17: 17: 32
Name and street address	of Florida registered agent:	E''
Name: c T c	Orporation System	
Office Address: Islan	T Corporation System, 1200 Soud Road	uth Pine
Plant	Ation , Florida, 33324 (Zip Co	ode)
designated in this application. I further agree to comply with the	ed agent and to accept service of process hereby accept the appointment as registe	for the above stated corporation at the place ared agent and agree to act in this capacity. I Proper and complete performance of my duties, ared agent.
	C T Corporation System	
	W7 Accis	
	(Registered agent's signature) (Office	cer)
D.	. F. Hickey Accistant Secretar	עד

(Type Name and Title of Officer)

(FL - 2189 - 11/16/94)

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: 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: **OFFICERS** B. President: See attached list of officers Address: Vice President: Address: Secretary:

Address: _____

Treasurer:	
Address:	· · · · · · · · · · · · · · · · · · ·
OTE: If necessary, you may attach a for directors.	n addendum to the application listing additional officers
13 Januar & Kanerell	
(Signature of Chairman, Vice Chairn application)	nan, or any officer listed in number 12 of the
14. Jim Konrath, President	of person signing application)

95 JUN 15 PH 12: 32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

MSK FINANCIAL SERVICES OFFICER & DIRECTOR LIST

President:

James A. Konrath

Residence Address: 10354 Solera Way, Poway, CA 92064

Residence Phone Number: (619) 485-0516

Business Address: 10968 Via Frontera, San Diego, CA 92127

Business Phone Number: (619) 451-7044 Date Took Office: September 1990

Secretary & Treasurer: Ray W. McKewon

Residence Address: 3531 Millikin Ave., San Diego, CA 92122

Residence Phone Number: (619) 457-3902

Business Address: 10968 Via Frontera, San Diego 92127

Business Phone Number: (619) 451-7044 Date Took Office: September 1990

Director:

Robert Hoff

Residence Address: 15 Bruffviel, Irvine, CA Residence Phone Number: (714) 854-3774

Business Address: 18552 Maurtha Drive, #400, Irvine, CA 92715

Business Phone Number: (714) 852-1611

Date Took Office: March 1995

Director:

James Gauer

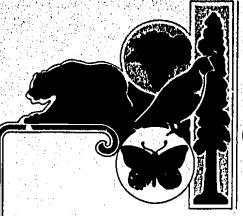
Residence Address: 1242 McClellan, #205, Los Angeles, EA 9062

Residence Phone Number: (310) 820-7041

Business Address: 12011 San Vicente, Los Angeles, CA 9002

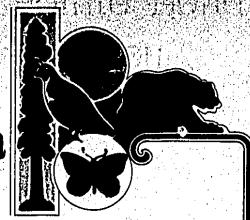
Business Phone Number: (310) 476-3000

Date Took Office: March 1995



State of California

SECRETARY OF STATE



CERTIFICATE OF STATUS DOMESTIC CORPORATION

Ī,	BILL	JONES,	Secretary	of State of	of the	State o	of Californ	ia. hereby	certify:

That on the	14th	day of .	May	, 19 <u>90</u>
-------------	------	----------	-----	----------------

MSK FINANCIAL SERVICES, INC.

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

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order 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, the 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 Configuration 13th day of June 1995.

JUN 15 PM 12: 33
AHASSEE, FLUSHE
BILL JONES
BILL JONES

Secretary of State

SEC/STATE FORM CE-112 (REV. 1-95)

95 2803

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DIVISION OF THE STATES

CORPORA	TION SYST	EM.		
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	Florida	32301		
State	Zip	904-2	Phone 22-1092	
	or' s Name East Jef Bhassee,	or' e Name East Jefferson St Ahassee, Florida	East Jefferson Street Shassee, Florida 32301 Shate Zip	or's Name East Jefferson Street nhassee, Florida 32301

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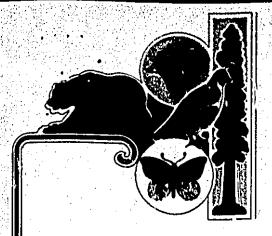
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CR2E031 (1-89)

APPLICATION BY FOREIGN CORPORATION TO FILE AMENDMENT TO APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

95 DEC 12 PM 2: 14 SECRETARY OF STATE TALLAHASSEE, FLORIDA

SECTION I (1-3 must be completed)
1. MSR Financial Services, Inc.
Name of corporation as it appears within the records of the Department of State.
2. Incorporated under laws of: <u>california</u>
3. Date authorized to do business in Florida: June 15. 1995
SECTION II (4-7 complete only the applicable changes)
4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation?
Ontober 24, 1995
5. Name of corporation after the amendment, adding suffix "corporation," "company," "in corporated," or appropriate abbreviation, if not contained in new name of the corporation
Accredited Home Lenders, Inc.
6. If the amendment changes the period of duration, indicate new period of duration.
7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.
Signature Date Name and Title James A. Konrath, President



State of California

SECRETARY OF STATE'S OFFICE

That on the	24th	day of	October	, 19
there was filed in	this office	e a(n)Ce	ertificate of A	mendment
whereby Article	I		of the a	Articles of Incorporation o
	MS	K FINANCIA	L SERVICES, IN	ic.
				-
a California cor			to set forth a cha	nge of corporate name t



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this 8th day of December, 1995.

Secretary of State