



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2005

Filing Period: January 1 - March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED OR PRINTED IN BLACK)

1. Corporate ID No. 66413		2. Name of Corporation BENEFICIAL HOMEOWNER SERVICE CORPORATION			
3. Street Address Principal Business Office 2700 SANDERS ROAD			City PROSPECT HEIGHTS IL 60070		Zip 60070
4. Business Phone No. 847 564-6058		5. State of Incorporation DELAWARE			6. SIC Code 0
7. Brief Description of the Character of Business Conducted in Rhode Island THE MAKING OF LOANS OF MONIES, WITH OR WITHOUT GUARANTY OR SECURITY, AND REPAYABLE IN MONTHLY INSTALLMENTS					
8. NAMES AND ADDRESSES OF THE OFFICERS: ("X" BOX FOR ATTACHMENT) <input checked="" type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS					
President Name Thomas M. Detelich			Vice President Name Joseph A. Vozar		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 60070			City PROSPECT HEIGHTS IL 60070		Zip 60070
Secretary Name Nancy J. Bromley			Treasurer Name Daniel W. Anderson		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 60070			City PROSPECT HEIGHTS IL 60070		Zip 60070
9. NAMES AND ADDRESSES OF THE DIRECTORS: ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS					
Director Name Thomas M. Detelich			Director Name Lisa M. Soleika		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 60070			City PROSPECT HEIGHTS IL 60070		Zip 60070
Director Name Joseph A. Vozar			Director Name Joseph A. Vozar		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 60070			City PROSPECT HEIGHTS IL 60070		Zip 60070
10. SHARES AUTHORIZED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>			11. SHARES ISSUED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>		
AUTHORIZED SHARES			ISSUED SHARES		
Number of Shares	Class/Series	Par Value	Number of Shares	Class/Series	Par Value
250 COMM	\$100.00 PAR VALUE		50	COMM	\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



66413

File Date 8-11-05
Check No. 10124969
By: [Signature]
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Joseph M. Angelo 2/17/05
Signature of Officer Joseph M. Angelo Date
Print or Type Name of Officer
Asst. Secretary
Title of Officer

Joseph M. Angelo
2700 Sanders Road - 2S Prospect Heights, IL 60070

Assistant Secretary



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(FORM MUST BE TYPED OR PRINTED IN BLACK)

1. Corporate ID No. 66413		2. Name of Corporation BENEFICIAL HOMEOWNER SERVICE CORPORATION			
3. Street Address Principal Business Office 2700 SANDERS ROAD			City PROSPECT HTS	State RI	Zip 00070
4. Business Phone No. 847.564.6038		5. State of Incorporation DELAWARE		6. SIC Code 0	
7. Brief Description of the Character of Business Conducted in Rhode Island THE MAKING OF LOANS OF MONIES, WITH OR WITHOUT GUARANTY OR SECURITY, AND REPAYABLE IN MONTHLY					
8. NAMES AND ADDRESSES OF THE OFFICERS: ("X" BOX FOR ATTACHMENT) <input checked="" type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS					
President Name T. M. Setulich			Vice President Name F. M. Polanco		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 00070			City PROSPECT HEIGHTS IL 00070		
Secretary Name K. J. Bromley			Treasurer Name B. B. Moss, Jr.		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 00070			City PROSPECT HEIGHTS IL 00070		
9. NAMES AND ADDRESSES OF THE DIRECTORS: ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS					
Director Name T. M. Setulich			Director Name F. M. Polanco		
Street Address 2700 SANDERS ROAD			Street Address 2700 SANDERS ROAD		
City PROSPECT HEIGHTS IL 00070			City PROSPECT HEIGHTS IL 00070		
Director Name J. A. VOZAR			Director Name		
Street Address 2700 SANDERS ROAD			Street Address		
City PROSPECT HEIGHTS IL 00070			City		
State			State		
Zip			Zip		
10. SHARES AUTHORIZED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>			11. SHARES ISSUED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>		
AUTHORIZED SHARES			ISSUED SHARES		
Number of Shares	Class/Series	Par Value	Number of Shares	Class/Series	Par Value
250 COMM \$100.00 PAR VALUE			50	Common	\$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 6 6 4 1 3 *

File Date 4/13/04
Check No. 00197924
By: u.
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Signature of Officer Joseph M. Angelo Date 2/16/04
Print or Type Name of Officer Joseph M. Angelo
Title of Officer ASSISTANT SECRETARY

BENEFICIAL HOMEOWNER SERVICE CORPORATION**Directors & Officers***Officer List Last Update: effective as of March 22, 2004*

Director	T. M. Detelich
Director	F. M. Polayes
Director	J. A. Vozar
President	T. M. Detelich
Executive Vice President & CFO	J. A. Vozar
Vice President & Controller	C.M. Rodemoyer
Vice President	L. R. Abrams
Vice President	K. M. Aslan
Vice President	D. J. Blasco
Vice President	Jorge Cordon
Vice President	F. M. Polayes
Vice President	A. A. Gaultney
Vice President	J. B. Kauffman
Vice President	M. C. Eden
Vice President	G. R. Esposito
Vice President	T. Fogarty
Vice President	D. A. Grimme
Vice President	B. J. Hammersley
Vice President	N. M. Hennigan
Vice President	S. L. Hicks
Vice President	W. H. Kesler
Vice President	K. Madison
Vice President	M. J. Marks
Vice President	S. R. Nesbitt
Vice President	R. P. O'Han
Vice President	W. Rybak
Vice President	G. L. Snyder
Vice President	L. M. Sodeika
Vice President	B. D. Wilson
Vice President & Secretary	N. J. Bromley
Vice President, Asst. Secretary & Asst. Treasurer	R. R. Garcia
Vice President & Asst. Secretary	P. D. Schwartz
Vice President & Asst. Secretary	G. M. Halvorsen
Vice President & Asst. Secretary	S. M. Harris
Vice President & Asst. Secretary	K. E. Kulig
Vice President & Asst. Secretary	D. B. Little
Vice President & Asst. Secretary	J. P. McDermott
Vice President & Asst. Secretary	T. J. Spreng
Vice President & Treasurer	B. B. Moss, Jr.
Assistant Vice President-Treasury	P. J. Morelli
Assistant Vice President & Assistant Secretary	P. L. O'Leary
Assistant Vice President & Assistant Secretary	J. B. Kallner
Assistant Vice President & Assistant Secretary	L. J. Stewart

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070

Assistant Vice President	A. M. Bean
Assistant Vice President	A. J. Bearce
Assistant Vice President	D. J. Fatina
Assistant Vice President	A. R. Ibrahim
Assistant Vice President	P. E. Mousseau
Assistant Vice President	M. C. Rozzi
Assistant Vice President	H. J. Wisniewski
Assistant Vice President	D. M. Zimmerman
Asst. Treasurer & Asst. Secretary	D. J. Mickey
Assistant Secretary	M. A. Ainslie
Assistant Secretary	J. M. Angelo
Assistant Secretary	T. M. Boler
Assistant Secretary	P. A. Colucci
Assistant Secretary	D. Escamilla
Assistant Secretary	A. S. Evans
Assistant Secretary	G. A. Fahey
Assistant Secretary	S. R. Ferguson
Assistant Secretary	M. J. Forde
Assistant Secretary	M. J. Genz
Assistant Secretary	J. M. Hineman
Assistant Secretary	T. K. Knipfer
Assistant Secretary	C. W. Kozaritz
Assistant Secretary	R. G. Lucas
Assistant Secretary	L. C. LaSance
Assistant Secretary	M. M. Martin
Assistant Secretary	L. S. Mattenson
Assistant Secretary	P. G. McGuire
Assistant Secretary	K. D. Moorshead
Assistant Secretary	K. M. Nolan
Assistant Secretary	R. K. Patenaude
Assistant Secretary	D. R. Rogers



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1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**
3. Street Address Principal Business Office **2700 SANDERS RD.** City **PROSPECT HEIGHTS** State **IL** Zip **60070**
4. Business Phone No. **847.564.6058** 5. State of Incorporation **DELAWARE** 6. SIC Code **0**

7. Brief Description of the Character of Business Conducted in Rhode Island
FINANCIAL SERVICES

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) X FILL IN SPACES BEFORE USING ATTACHMENTS

<p>President Name T.M. DETELICH Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070 Secretary Name N.J. BRIMLEY Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070</p>	<p>Vice President Name M.A. DELUCA Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070 Treasurer Name B.B. MOSS, JR. Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070</p>
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9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

<p>Director Name M.A. DELUCA Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070</p>	<p>Director Name T.M. DETELICH Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070</p>
<p>Director Name J.A. VOZAR Street Address 2700 SANDERS RD. City PROSPECT HEIGHTS State IL Zip 60070</p>	<p>Director Name Street Address City State Zip</p>

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES	Class/Series	Par Value
250 COMM	\$100.00	PAR VALUE

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES	Class/Series	Par Value
50	Common	\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 6 6 4 1 3 *

File Date: 2/19/03
Check No.: 02173365
By: SMW

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Joseph M. Angelo Feb. 5, 2003
Signature of Officer SMW Date

JOSEPH M. ANGELO
Print or Type Name of Officer

ASSISTANT SECRETARY
Title of Officer

BENEFICIAL HOMEOWNER SERVICE CORPORATION
Directors & Officers

Director	M. A. DeLuca
Director	T. M. Detelich
Director	J. A. Vozar
President	T. M. Detelich
Executive Vice President & CFO	J. A. Vozar
Vice President	L. R. Abrams
Vice President	R. L. Allcock
Vice President	K. M. Aslan
Vice President	D. J. Blasco
Vice President	R. L. Bruckert
Vice President	M. A. DeLuca
Vice President	M. C. Eden
Vice President	D. J. Fatina
Vice President	T. Fogarty
Vice President	D. A. Friedrich
Vice President	D. A. Grimme
Vice President	G. E. Hafner
Vice President	N. M. Hennigan
Vice President	P. I. Johnston
Vice President	J. B. Kauffman
Vice President	W. H. Kesler
Vice President	K. Madison
Vice President	S. R. Nesbitt
Vice President	P. L. O'Leary
Vice President	K. L. Pladsen
Vice President	W. Rybak
Vice President	G. A. Snyder
Vice President	L. M. Sodeika
Vice President	H. J. Tyska
Vice President	B. D. Wilson
Vice President	G. O. Wilson
Vice President & Secretary	N. J. Bromley
Vice President, Asst. Secretary & Asst. Treasurer	R. R. Garcia
Vice President & Asst. Secretary	J. W. Blenke
Vice President & Asst. Secretary	P. J. Creatura
Vice President & Asst. Secretary	M. G. Doyle
Vice President & Asst. Secretary	G. M. Halvorsen
Vice President & Asst. Secretary	S. M. Harris
Vice President & Asst. Secretary	D. B. Little
Vice President & Asst. Secretary	J. P. McDermott
Vice President & Asst. Secretary	J. J. O'Brien
Vice President & Asst. Secretary	C. A. Snyder
Vice President & Asst. Secretary	T. J. Spreng
Vice President & Treasurer	B. B. Moss, Jr.
Vice President & Controller	P. Sesterhenn
Assistant Vice President-Treasury	P. J. Morelli
Asst. Vice President & Asst. Secretary	L. J. Stewart
Assistant Vice President	A. M. Bean
Assistant Vice President	A. J. Bearce
Assistant Vice President	R. W. Hughes
Assistant Vice President	P. E. Mousseau

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070

Assistant Vice President	A. R. Ibrahim
Assistant Vice President	D. M. Zimmerman
Assistant Treasurer & Assistant Secretary	D. J. Mickey
Assistant Secretary	P. A. Colucci
Assistant Secretary	D. Escamilla
Assistant Secretary	S. R. Ferguson
Assistant Secretary	L. C. LaSance
Assistant Secretary	M. A. Ainslie
Assistant Secretary	J. M. Angelo
Assistant Secretary	J. R. Barto
Assistant Secretary	M. J. Genz
Assistant Secretary	T. K. Knipfer
Assistant Secretary	C. W. Kozaritz
Assistant Secretary	M. M. Martin
Assistant Secretary	L. S. Mattenson
Assistant Secretary	J. J. Panico
Assistant Secretary	R. K. Patenaude
Assistant Secretary	D. R. Rogers
Assistant Secretary	P. D. Schwartz
Assistant Secretary	D. M. Treanor
Assistant Secretary	K. D. Moorshead
Assistant Secretary	J. M. Hineman

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070



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(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**
3. Street Address Principal Business Office **2700 SANDERS ROAD** City **PROSPECT HEIGHTS** State **IL** Zip **60070**
4. Business Phone No. **(847) 564-5000** 5. State of Incorporation **DELAWARE** 6. SIC Code **0**

7. Brief Description of the Character of Business Conducted in Rhode Island
FINANCIAL SERVICES

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

President Name G.D.GILMER	Vice President Name M.A.DELUCA
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City State Zip PROSPECT HEIGHTS IL 60070	City State Zip PROSPECT HEIGHTS IL 60070
Secretary Name K.K.CURTIN	Treasurer Name B.B.MOSS jr
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City State Zip PROSPECT HEIGHTS IL 60070	City State Zip PROSPECT HEIGHTS IL 60070

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name M.A.DELUCA	Director Name G.D.GILMER
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City State Zip PROSPECT HEIGHTS IL 60070	City State Zip PROSPECT HEIGHTS IL 60070
Director Name J.A.VOZAR	Director Name
Street Address 2700 SANDERS ROAD	Street Address
City State Zip PROSPECT HEIGHTS IL 60070	City State Zip

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES
Number of Shares Class/Series Par Value
250 COMM \$100.00 PAR VALUE

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES
Number of Shares Class/Series Par Value
50 COMMON \$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



File Date: 2-11-02
Check No.: 1590942
By: [Signature]

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Joseph M. Angelo 1-30-02
Signature of Officer Date
JOSEPH M. ANGELO
Print or Type Name of Officer
AVP-TAXES

Title of Officer
5

May 10, 2001

BEN108

BENEFICIAL HOMEOWNER SERVICE CORPORATION
Directors & Officers

Director	M. A. DeLuca
Director	G. D. Gilmer
Director	J. A. Vozar
President	G. D. Gilmer
Executive Vice President & CFO	J. A. Vozar
Vice President	L. R. Abrams
Vice President	R. L. Allcock
Vice President	D. J. Blasco
Vice President	R. L. Bruckert
Vice President	M. A. DeLuca
Vice President	T. M. Detelich
Vice President	D. J. Fatina
Vice President	T. Fogarty
Vice President	D. A. Friedrich
Vice President	D. A. Grimme
Vice President	G. E. Hafner
Vice President	N. M. Hennigan
Vice President	P. I. Johnston
Vice President	W. H. Kesler
Vice President	K. Madison
Vice President	S. R. Nesbitt
Vice President	K. L. Pladsen
Vice President	W. Rybak
Vice President	H. J. Tyska
Vice President	B. D. Wilson
Vice President	G. O. Wilson
Vice President & Secretary	K. K. Curtin
Vice President, Asst. Secretary & Asst. Treasurer	R. R. Garcia
Vice President & Asst. Secretary	J. W. Blenke
Vice President & Asst. Secretary	P. J. Creatura
Vice President & Asst. Secretary	M. G. Doyle
Vice President & Asst. Secretary	G. M. Halvorsen
Vice President & Asst. Secretary	S. M. Harris
Vice President & Asst. Secretary	D. B. Little
Vice President & Asst. Secretary	J. P. McDermott
Vice President & Asst. Secretary	J. J. O'Brien
Vice President & Asst. Secretary	C. A. Snyder
Vice President & Asst. Secretary	T. J. Spreng
Vice President & Treasurer	B. B. Moss, Jr.
Vice President & Controller	P. Sesterhenn
Assistant Vice President-Treasury	P. J. Morelli
Asst. Vice President & Asst. Secretary	L. J. Stewart
Assistant Vice President	A. M. Bean
Assistant Vice President	A. J. Bearce
Assistant Vice President	R. W. Hughes
Assistant Vice President	P. E. Mousseau
Assistant Vice President	A. R. Ibrahim
Assistant Vice President	D. M. Zimmerman
Assistant Treasurer & Assistant Secretary	D. J. Mickey
Assistant Secretary	P. A. Colucci

Assistant Secretary
Assistant Secretary

D. Escamilla
S. R. Ferguson
L. C. LaSance
M. A. Ainslie
J. M. Angelo
J. R. Barto
M. J. Genz
T. K. Knipfer
C. W. Kozaritz
M. M. Martin
L. S. Mattenson
J. J. Panico
R. K. Patenaude
D. R. Rogers
P. D. Schwartz
D. M. Treanor
K. D. Moorshead
J. M. Hineman

*The address of officers
and directors is:*

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2001

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(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**

3. Street Address Principal Business Office **2700 SANDERS ROAD** City **PROSPECT HEIGHTS** State **IL** Zip **60070**

4. Business Phone No. **1(847)564-5000** 5. State of Incorporation **DELAWARE** 6. SIC Code **0**

7. Brief Description of the Character of Business Conducted in Rhode Island
FINANCIAL SERVICES

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) X FILL IN SPACES BEFORE USING ATTACHMENTS

President Name G.D. GILMER	Vice President Name M.A. DELUCA
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City PROSPECT HEIGHTS State IL Zip 60070	City PROSPECT HEIGHTS State IL Zip 60070
Secretary Name K.K. CURTIN	Treasurer Name B.B. MOSS jr
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City PROSPECT HEIGHTS State IL Zip 60070	City PROSPECT HEIGHTS State IL Zip 60070

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name M.S. DELUCA	Director Name G.D. GILMER
Street Address 2700 SANDERS ROAD	Street Address 2700 SANDERS ROAD
City PROSPECT HEIGHTS State IL Zip 60070	City PROSPECT HEIGHTS State IL Zip 60070
Director Name J.A. VOZAR	Director Name
Street Address 2700 SANDERS ROAD	Street Address
City PROSPECT HEIGHTS State IL Zip 60070	City State Zip

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES	Class/Series	Par Value
250 COMM	\$100.00	PAR VALUE

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES	Class/Series	Par Value
50	COMMON	\$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee.



* 6 6 4 1 3 *

File Date: 1-19-01

Check No.: 1089676

By: JA

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Joseph M. Angelo 1-14-2001
Signature of Officer Date

JOSEPH M. ANGELO

Print or Type Name of Officer
ASSISTANT SECRETARY

Title of Officer

May 4, 2000

BEN108

BENEFICIAL HOMEOWNER SERVICE CORPORATION
Directors & Officers

Director	M. A. DeLuca
Director	G. D. Gilmer
Director	J. A. Vozar
President	G. D. Gilmer
Executive Vice President & CFO	J. A. Vozar
Vice President	R. L. Allcock
Vice President	D. J. Blasco
Vice President	R. L. Bruckert
Vice President	M. A. DeLuca
Vice President	T. M. Detelich
Vice President	D. J. Fatina
Vice President	T. Fogarty
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Vice President	D. A. Grimme
Vice President	G. E. Hafner
Vice President	N. M. Hennigan
Vice President	P. I. Johnston
Vice President	W. H. Kesler
Vice President	K. Madison
Vice President	S. R. Nesbitt
Vice President	K. L. Pladsen
Vice President	W. Rybak
Vice President	R. E. Schaffer
Vice President	H. J. Tyska
Vice President	B. D. Wilson
Vice President	G. O. Wilson
Vice President & Secretary	K. K. Curtin
Vice President, Asst. Secretary & Asst. Treasurer	R. R. Garcia
Vice President & Asst. Secretary	J. W. Blenke
Vice President & Asst. Secretary	P. J. Creatura
Vice President & Asst. Secretary	M. G. Doyle
Vice President & Asst. Secretary	G. M. Halvorsen
Vice President & Asst. Secretary	S. M. Harris
Vice President & Asst. Secretary	D. B. Little
Vice President & Asst. Secretary	J. J. O'Brien
Vice President & Asst. Secretary	C. A. Snyder
Vice President & Asst. Secretary	T. J. Spreng
Vice President & Treasurer	B. B. Moss, Jr.
Vice President & Controller	P. Sesterhenn
Assistant Vice President-Treasury	P. J. Morelli
Asst. Vice President & Asst. Secretary	L. J. Stewart
Asst. Vice President & Asst. Secretary	S. T. Carter
Assistant Vice President	A. M. Bean
Assistant Vice President	A. J. Bearce
Assistant Vice President	R. W. Hughes
Assistant Vice President	P. E. Mousseau
Assistant Vice President	A. R. Ibrahim
Assistant Vice President	D. M. Zimmerman
Assistant Secretary	P. A. Colucci
Assistant Secretary	D. Escamilla
Assistant Secretary	S. R. Ferguson

Assistant Secretary
Assistant Secretary

L. C. LaSance
M. A. Ainslie
J. M. Angelo
J. R. Barto
M. J. Genz
T. K. Knipfer
C. W. Kozaritz
M. M. Martin
L. S. Mattenson
J. J. Panico
R. K. Patenaude
D. R. Rogers
P. D. Schwartz
D. M. Treanor
V. A. Voltz

All officers + directors
may be addressed at:

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070



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(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**

3. Street Address Principal Business Office **2700 SANDERS ROAD** City **PROSPECT HEIGHTS** State **IL** Zip **60070**

4. Business Phone No. **(847) 564-5000** 5. State of Incorporation **DELAWARE** 6. SIC Code **6148**

7. Brief Description of the Character of Business Conducted in Rhode Island
FINANCIAL SERVICES

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) X FILL IN SPACES BEFORE USING ATTACHMENTS

President Name G.D. GILMER Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070	Vice President Name M.A. DELUCA Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070
Secretary Name K.K. CURTIN Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070	Treasurer Name B.B. MOSS, JR. Street Address 2700 SANDER ROAD City PROSPECT HEIGHTS State IL Zip 60070

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) X FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name J.W. BLENKE Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070	Director Name M.A. DELUCA Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070
Director Name G.D. GILMER Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070	Director Name S.L. MCDONALD Street Address 2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES	Class/Series	Par Value
250 SHARES	COMMON	\$100.00

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES	Class/Series	Par Value
50 SHARES	COMMON	\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 6 6 4 1 3 *

File Date: 2/17/00

Check No.: 696286

By: [Signature]

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Joseph M. Angelo 2/3/2000
Signature of Officer Date

JOSEPH M. ANGELO
Print or Type Name of Officer

ASSISTANT SECRETARY
Title of Officer

BENEFICIAL HOMEOWNER SERVICE CORPORATION
Directors & Officers

Director	J. W. Blenke
Director	M. A. DeLuca
Director	G. D. Gilmer
Director	S. L. McDonald
Director	J. A. Vozar
President	G. D. Gilmer
Executive Vice President & CFO	J. A. Vozar
Vice President	R. L. Allcock
Vice President	D. J. Blasco
Vice President	R. L. Bruckert
Vice President	M. A. DeLuca
Vice President	T. M. Detelich
Vice President	D. J. Fatina
Vice President	T. Fogarty
Vice President	M. M. Forester
Vice President	D. A. Friedrich
Vice President	D. A. Grimme
Vice President	N. M. Hennigan
Vice President	P. I. Johnston
Vice President	W. H. Kesler
Vice President	K. Madison
Vice President	S. R. Nesbitt
Vice President	K. L. Pladsen
Vice President	W. Rybak
Vice President	R. E. Schaffer
Vice President	H. J. Tyska
Vice President	B. D. Wilson
Vice President	G. O. Wilson
Vice President & Secretary	K. K. Curtin
Vice President, Asst. Secretary & Asst. Treasurer	R. R. Garcia
Vice President & Asst. Secretary	J. W. Blenke
Vice President & Asst. Secretary	P. J. Creatura
Vice President & Asst. Secretary	G. M. Halvorsen
Vice President & Asst. Secretary	S. M. Harris
Vice President & Asst. Secretary	D. B. Little
Vice President & Asst. Secretary	J. J. O'Brien
Vice President & Asst. Secretary	M. G. Doyle
Vice President & Asst. Secretary	C. A. Snyder
Vice President & Asst. Secretary	T. J. Spreng
Vice President & Treasurer	B. B. Moss, Jr.
Vice President & Controller	P. Sesterhenn
Assistant Vice President-Treasury	P. J. Morelli
Assistant Vice President	A. M. Bean
Assistant Vice President	A. J. Bearce
Assistant Vice President	R. W. Hughes
Assistant Vice President	P. E. Mousseau
Assistant Vice President	H. J. Wisniewski
Assistant Vice President	D. M. Zimmerman
Assistant Vice President &	

Assistant Secretary
Assistant Secretary

L. J. Stewart
P. A. Colucci

Assistant Secretary
Assistant Secretary

D. Escamilla
S. R. Ferguson
L. C. LaSance
M. A. Ainslie
J. M. Angelo
J. R. Barto
M. J. Genz
R. G. Heinle
T. K. Knipfer
L. S. Mattenson
R. K. Patenaude
D. R. Rogers
P. D. Schwartz
R. C. Sekany
V. A. Voltz

All Officers + Directors
may be addressed at:

2700 SANDERS ROAD
PROSPECT HEIGHTS IL 60070



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 1999
Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**

3. Street Address Principal Business Office
2700 SANDERS ROAD City PROSPECT HEIGHTS State IL Zip 60070

4. Business Phone No. 847-564-6058 5. State of Incorporation **DELAWARE** 6. SIC Code

7. Brief Description of the Character of Business Conducted in Rhode Island
INACTIVE

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) **FILL IN SPACES BEFORE USING ATTACHMENTS**

President Name /DIRECTOR GARY D. GILMER Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070 Secretary Name ASST. SECY. ROBERT G. HEINLE Street Address 200 BENEFICIAL CENTER City State Zip PEAPACK NJ 07977	Vice President Name /DIRECTOR MICHAEL A. DELUCA Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070 Treasurer Name BENJAMIN B. MOSS, JR. Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070
--	---

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) **FILL IN SPACES BEFORE USING ATTACHMENTS**

Director Name JOHN W. BLENKE Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070 Director Name PAUL R. SHAY Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070	Director Name JOSEPH A. VOZAR Street Address 2700 SANDERS ROAD City State Zip PROSPECT HEIGHTS IL 60070
--	---

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)	11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)
AUTHORIZED SHARES	ISSUED SHARES
Number of Shares Class/Series Par Value	Number of Shares Class/Series Par Value
250 COMMON \$100	50 COMMON \$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



File Date: Feb 8, 1999
Check No.: 327315
By: J.D. [Signature]

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Robert G. Heinle 2/4/99
Signature of Officer Date

ROBERT G. HEINLE
Print or Type Name of Officer
ASST. SECRETARY
Title of Officer

PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 1998

Filing Period: January 1-March 1 • Filing Fee: \$50.00



(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**

3. Street Address Principal Business Office **ONE CHRISTINA CENTRE, 301 N. WALNUT STREET** City **WILMINGTON** State **DE** Zip **19801**

4. Business Phone No. **908-781-3381** 5. State of Incorporation **DELAWARE** 6. SIC Code

7. Brief Description of the Character of Business Conducted in Rhode Island
INACTIVE

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT)

President Name KEITH L. PLADSEN (also a director)	Vice President Name MICHAEL G. DOYLE (also a director)
Street Address 100 BUSINESS CENTER DRIVE	Street Address 100 BUSINESS CENTER DRIVE
City State Zip BREWSTER NY 10509	City State Zip BREWSTER NY 10509
Secretary Name JANICE L. LEWIS (also a director)	Treasurer Name ELIZABETH A. DAWSON (also a director)
Street Address 301 N. WALNUT STREET	Street Address 301 N. WALNUT STREET
City State Zip WILMINGTON DE 19801	City State Zip WILMINGTON DE 19801

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT)

Director Name DANIEL J. GALLAGHER	Director Name
Street Address 100 BUSINESS CENTER DRIVE	Street Address
City State Zip BREWSTER NY 10509	City State Zip
Director Name	Director Name
Street Address	Street Address
City State Zip	City State Zip

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES		
Number of Shares	Class/Series	Par Value
250	Common	\$100.

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES		
Number of Shares	Class/Series	Par Value
50	Common	\$100.

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



File Date: 2/25/98

Check No.: 605323

By: [Signature]

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Signature of Officer: [Signature] Date: 1/29/98

ELIZABETH A. DAWSON
Print or Type Name of Officer

VP & TREASURER
Title of Officer



PROFIT CORPORATION ANNUAL REPORT 1997

Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **66413** 2. Name of Corporation **BENEFICIAL HOMEOWNER SERVICE CORPORATION**

3. Street Address Principal Business Office **One Christina Centre Dr., 301 N. Walnut St.** City **Wilmington** State **DE** Zip **19801**
4. Business Phone No. **(908)781-3381** 5. State of Incorporation **DELAWARE** 6. SIC Code

7. Brief Description of the Character of Business Conducted in Rhode Island

Inactive

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT)

President Name Francia X. Mohan Street Address 100 Business Center Dr. City Brewster State NY Zip 10509	Vice President Name Michael G. Doyle Street Address 100 Business Center Dr. City Brewster State NY Zip 10509
Secretary Name Janice L. Lewis Street Address 301 N. Walnut St. City Wilmington State DE Zip 19801	Treasurer Name Elizabeth A. Dawson Street Address 301 N. Walnut St. City Wilmington State DE Zip 19801

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT)

Director Name Same As Officer Street Address City State Zip	Director Name Daniel J. Gallagher Street Address 100 Business Center Dr. City Brewster State NY Zip 10509
Director Name Street Address City State Zip	Director Name Street Address City State Zip

10. SHARES AUTHORIZED AND ISSUED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES			ISSUED SHARES		
Number of Shares	Class/Series	Par Value	Number of Shares	Class/Series	Par Value
250	Common	\$100.	50	Common	\$100.

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



File Date: 2/24/97
Check No.: 536119
By: [Signature]
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.
Signature of Officer: [Signature] Date: 2/14/97
Elizabeth A. Dawson
Print or Type Name of Officer
VP & Treasurer
Title of Officer

PROFIT CORPORATION ANNUAL REPORT

1996



State of Rhode Island and Providence Plantations
James R. Langevin, Secretary of State
Corporations Division
100 North Main Street
Providence, Rhode Island 02903-1335 • (401) 277-3040

Filing Period: January 1-March 1
Filing Fee: \$50.00

PLEASE TYPE OR PRINT IN BLACK INK.

1. CORPORATE ID NO. 66413		2. NAME OF CORPORATION BENEFICIAL HOMEOWNER SERVICE CORPORATION			
3. STREET ADDRESS PRINCIPAL BUSINESS OFFICE ONE CHRISTINA CENTRE DR., 301 N. WALNUT ST.		CITY WILMINGTON	STATE DE	ZIP CODE 19801	
4. BUSINESS PHONE NO. (908) 781-3381		5. STATE OF INCORPORATION DELAWARE		6. SIC CODE 6140	
7. BRIEF DESCRIPTION OF THE CHARACTER OF BUSINESS CONDUCTED IN RHODE ISLAND INACTIVE					

8. NAMES AND ADDRESSES OF THE OFFICERS		
PRESIDENT NAME FRANCIS X. MOHAN		VICE PRESIDENT NAME MICHAEL G. DOYLE
STREET ADDRESS 100 BUSINESS CENTER DR.		STREET ADDRESS 100 BUSINESS CENTER DR.
CITY BREWSTER	STATE NY	ZIP CODE 10509
SECRETARY NAME JANICE L. LEWIS		TREASURER NAME ELIZABETH A. DAWSON
STREET ADDRESS 301 N. WALNUT ST.		STREET ADDRESS 301 N. WALNUT ST.
CITY WILMINGTON	STATE DE	ZIP CODE 19801

9. NAMES AND ADDRESSES OF THE DIRECTORS		
DIRECTOR NAME SAME AS OFFICERS		DIRECTOR NAME DANIEL J. GALLAGHER
STREET ADDRESS		STREET ADDRESS 100 BUSINESS CENTER DR.
CITY	STATE	ZIP CODE
DIRECTOR NAME		DIRECTOR NAME
STREET ADDRESS		STREET ADDRESS
CITY	STATE	ZIP CODE

10. SHARES AUTHORIZED AND ISSUED					
AUTHORIZED SHARES			ISSUED SHARES		
NUMBER OF SHARES	CLASS / SERIES	PAR VALUE	NUMBER OF SHARES	CLASS / SERIES	PAR VALUE
250	COMMON	\$100.	50	COMMON	\$100.

This report must be **SIGNED IN INK** by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

File Date:

Check No:

By:

2/16/96
474405
ECJ / up

Signature of Officer

ELIZABETH A. DAWSON

Print or Type Name of Officer

VP & TREASURER

2/16/96

Title of Officer

Date

For Secretary of State Use Only

ALL ENTRIES MUST BE COMPLETED IN FULL OR THE FORM WILL BE RETURNED.

Corporate ID: 0066413 Annual Report for the year: 1995

Name of Corporation: BENEFICIAL HOMEOWNER SERVICE CORPORATION

Business entity organized under the laws of the State of: DELAWARE Business Entity is (check one):

For foreign entity, address and telephone number of principal office: Business Corporation (See RIGL Chapter 7-1.1)
 Professional Service Corporation (See RIGL Chapter 7-5.1)

ONE CHRISTINA CENTRE
301 N. WALNUT ST.
WILMINGTON, DE 19801

Phone: (908) 781-3381 Brief statement of the character of business conducted in Rhode Island:

Address and telephone of the principal office of business entity in Rhode Island (Provide street address - Not P.O. Box):
NONE

CHARXXVE
PLAN TO BECOME OPERATIONAL AND OFFER
MORTGAGE LOANS. ACTUAL STARTING DATE OF
OPERATIONS NOT YET DETERMINED.

Phone: () N/A

THE NAMES OF THE OFFICERS ARE:

PRESIDENT FRANCIS X. MOHAN, 100 BUSINESS CENTER DR., BREWSTER, NY 10509

VICE PRESIDENT MICHAEL G. DOYLE, 100 BUSINESS CENTER DR., BREWSTER, NY 10509

SECRETARY JANICE L. LEWIS, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801

TREASURER ELIZABETH A. DAWSON, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801

THE NAMES OF THE DIRECTORS ARE:

NAME ELIZABETH A. DAWSON, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801

NAME MICHAEL G. DOYLE, 100 BUSINESS CENTER DR., BREWSTER, NY 10509

NAME JANICE L. LEWIS, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801

NUMBER OF SHARES AUTHORIZED (Rider may be attached) NUMBER OF SHARES ISSUED AND OUTSTANDING (Rider may be attached)

Number of Shares	Class / Series	Number of Shares	Class / Series
250	COMMON	50	COMMON

Date January 27, 19 95 By: 

Elizabeth A. Dawson
 PRINT OR TYPE NAME OF OFFICER SIGNING
VP & Treasurer
 TITLE OF OFFICER SIGNING

Form 31 1/95 **DESIGNATED REGISTERED AGENT FOR SERVICE OF PROCESS:**

PLEASE NOTE: If the registered office and/or registered agent indicated below is incorrect, Form 9 must be filed.

CT CORPORATION SYSTEM
 123 DYER STREET
 PROVIDENCE RI 02903

FILED
MAR 20 1995
 By CC 405795
JAN 17 1995

ADDITIONAL DIRECTORS

MARTIN W. MILELLA, 100 BUSINESS CENTER DR., BREWSTER, NY 10509

FRANCIS X. MOHAN, 100 BUSINESS CENTER DR., BREWSTER, NY 10509

Filing Fee \$50.00
Payable to:
Secretary of State

PLEASE TYPE or PRINT

State of Rhode Island and Providence Plantations
Office of The Secretary of State
100 North Main Street
Providence, Rhode Island 02903-1335
401-277-3040

File Annually
LLC, Sept 1 - Nov 1
CORP, Jan 1 - March 1

Corporate ID: 0066413 Annual Report for the year: 1994

Name of Business Entity: BENEFICIAL HOMEOWNER SERVICE CORPORATION

Business entity organized under the laws of the State of DE
Federal Taxpayer Identification Number: [REDACTED]
For foreign entity, address and telephone number of principal office:
ONE CHRISTINA CENTRE
301 N. WALNUT ST.
WILMINGTON, DE 19801
Phone: (908) 781-3381
Address and telephone of the principal office of business entity in Rhode Island (Provide street address - Not P.O. Box):
NONE
Phone: ()

Business Entity is (check one):
 Business Corporation (See RIGL Chapter 7-1.1)
 Professional Service Corporation (See RIGL Chapter 7-5.1)
 Limited Liability Company (See RIGL 7-16)
Name, title and mailing address of contact person to whom communications may be directed:
JOHN J. QUICK
% STATE TAX DEPT.
300 BENEFICIAL CENTER
PEAPACK, NJ 07977
Brief statement of the character of business conducted in Rhode Island:
INACTIVE
Date of Organization: 09/09/82
Date of Qualification to do business in Rhode Island (if foreign entity):
11/18/91

THE NAMES OF THE OFFICERS ARE:

- CHIEF EXECUTIVE OFFICER OR PRESIDENT (One Only) STREET ADDRESS CITY/STATE ZIP CODE
FRANCIS X. MOHAN, 100 BUSINESS CENTER, BREWSTER, NY 10509
- CHIEF OPERATING OFFICER OR VICE PRESIDENT (One Only) STREET ADDRESS CITY/STATE ZIP CODE
MICHAEL G. DOYLE, 100 BUSINESS CENTER, BREWSTER, NY 10509
- CUSTODIAN OF RECORDS OR SECRETARY (One Only) STREET ADDRESS CITY/STATE ZIP CODE
JANICE L. LEWIS, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801
- CHIEF FINANCIAL OFFICER OR TREASURER (One Only) STREET ADDRESS CITY/STATE ZIP CODE
ELIZABETH A. DAWSON, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801
- SEE BACK FOR ADD'L DIRECTORS THE NAMES OF THE DIRECTORS ARE: SEE BACK FOR ADD'L DIRECTORS
- NAME STREET ADDRESS CITY/STATE ZIP CODE
ELIZABETH A. DAWSON, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801
- NAME STREET ADDRESS CITY/STATE ZIP CODE
MICHAEL G. DOYLE, 100 BUSINESS CENTER, BREWSTER, NY 10509
- NAME STREET ADDRESS CITY/STATE ZIP CODE
EMIL IANACCONE, 100 BUSINESS CENTER, BREWSTER, NY 10509

NUMBER OF SHARES AUTHORIZED (If Applicable)		NUMBER OF SHARES ISSUED AND OUTSTANDING (If Applicable)	
NUMBER	250	NUMBER	50
CLASS	COMMON	CLASS	COMMON
SERIES		SERIES	
PAR VALUE OR WITHOUT PAR	\$100.	PAR VALUE OR WITHOUT PAR	\$100.

Date 2/11 19 94

By: *Elizabeth A. Dawson*
ELIZABETH A. DAWSON
PRINT OR TYPE NAME OF OFFICER SIGNING
VP & TREASURER
TITLE OF OFFICER SIGNING

FILED

FEB 18 1994

By: *Ma 346742*

Form 31 154

DESIGNATED REGISTERED OR RESIDENT AGENT FOR SERVICE OF PROCESS:

PLEASE NOTE: If the Corporation has changed its registered office and/or registered or resident agent, Form 9 or Form LLC 3 must be filed

CT CORPORATION SYSTEM
125 DYER STREET
PROVIDENCE RI 02903

FEB 18 1994

ADDITIONAL DIRECTORS

JANICE L. LEWIS, ONE CHRISTINA CENTRE, 301 N. WALNUT ST., WILMINGTON, DE 19801
MARTIN W. MILELLA, 100 BUSINESS CENTER, BREWSTER, NY 10509
FRANCIS X. MOHAN, 100 BUSINESS CENTER, BREWSTER, NY 10509

Filing Fee \$50.00

27488191b. To be filed annually between January 1st and March 1st

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
100 NORTH MAIN STREET
PROVIDENCE, RHODE ISLAND 02903

Corporate ID.....0066413..... Annual Report for the year.....1993.....

FIRST: The name of the corporation is.....BENEFICIAL HOMEOWNER SERVICE CORPORATION.....

SECOND: It is incorporated under the laws of.....DELAWARE.....

THIRD: Character of business, briefly stated, is.....
INACTIVE IN THE STATE OF RHODE ISLAND.....

FOURTH: If foreign corporation, address of its principal office.....
400 BELLEVUE PARKWAY, WILMINGTON, DELAWARE 19809.....

FIFTH: Business address in Rhode Island.....
NONE.....

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
PLEASE	Director	
SEE	Director	
ATTACHED	Director	
LIST	President	
	Vice President	
	Secretary	
	Treasurer	

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series
250	COMMON	

Par Value or statement that shares are without par value \$100.

PAID
JAN 19 1993
SECY OF STATE

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series
50	COMMON	

Par Value or statement that shares are without par value \$100.

Dated.....January 12.....19 93.....

BENEFICIAL HOMEOWNER SERVICE CORPORATION
(Name of Corporation)

By.....Elizabeth A. Dawson.....

(Report must be signed by an officer)

Title.....Vice President & Treasurer.....

BENEFICIAL HOMEOWNER SERVICE CORPORATION

OFFICERS AND DIRECTORS

<u>NAME</u>	<u>ADDRESS</u>	<u>OFFICER</u>	<u>DIRECTOR</u>
Francis X. Mohan	100 Business Center Dr. Brewster, New York 10509	President	"
Michael G. Doyle	100 Business Center Dr. Brewster, New York 10509	Vice President	"
Daniel J. Gallagher	100 Business Center Dr. Brewster, New York 10509	Vice President	
Elizabeth A. Dawson	400 Bellevue Parkway Wilmington, Delaware 19809	Vice President & Treasurer	"
Emil Iannaccone	204 Broadway Amityville, New York 11701	Vice President	"
Eugene J. Nicotra	200 Beneficial Center Peapack, New Jersey 07977	Vice President	
Martin W. Milella	100 Business Center, Hy22 Brewster, NY 10509	Vice President & Asst. Secretary	"
Janice L. Lewis	400 Bellevue Parkway Wilmington, DE 19809	Vice President & Secretary	"
Neal E. Stiles	300 Beneficial Center Peapack, NJ 07977	Asst. Treasurer	
Robert S. Hudson	100 Business Center, Hy22 Brewster, NY 10509	Asst. Secretary	
Mary E. Molloy	2 West Main Street Bay Shore, NY 11706	Asst. Secretary	
Liz DePaula Arias	200 Beneficial Center Peapack, New Jersey 07977	Asst. Secretary	
Lillian G. McCue	100 Business Center, Hwy 22 Brewster, New York 10509	Asst. Secretary	
Jacquelyn B. Martin	400 Bellevue Parkway Wilmington, Delaware 19809	Asst. Secretary	
Melvin L. Dennison	300 Beneficial Center Peapack, NJ 07977	Asst. Treas. & Asst. Secretary	
Debra J. Burke	400 Bellevue Parkway Wilmington, DE 19809	Asst. Secretary	

Filing Fee \$50.00

To be filed annually between
January 1st and March 1st

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
100 NORTH MAIN STREET
PROVIDENCE, RHODE ISLAND 02903

VE 230167

Corporate ID 006E413 Annual Report for the year 1992

FIRST: The name of the corporation is BENEFICIAL HOMEOWNER SERVICE CORPORATION

SECOND: It is incorporated under the laws of DELAWARE

THIRD: Character of business, briefly stated, is FINANCIAL SERVICES/REAL ESTATE LOANS

FOURTH: If foreign corporation, address of its principal office

400 BELLEVUE PARKWAY, WILMINGTON, DELAWARE 19809

FIFTH: Business address in Rhode Island

NONE

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
PLEASE	Director	
SEE	Director	
ATTACHED	Director	
LIST	President	
	Vice President	
	Secretary	
	Treasurer	

SEVENTH: Number of Shares authorized:

No. of Shares	Class
250	COMMON

Series **PAID**

FEB 13 1992

Par Value
or statement that
shares are without
par value
\$100.

EIGHTH: Number of Shares issued:

No. of Shares	Class
50	COMMON

SECY OF STATE

Series

Par Value
or statement that
shares are without
par value
\$100.

Dated February 7 19 92

BENEFICIAL HOMEOWNER SERVICE CORPORATION

(Name of Corporation)

By Elizabeth A. Dawson

Title Vice President

(Report must be signed by an officer)

12 a

BENEFICIAL HOMEOWNER SERVICE CORPORATION

OFFICERS AND DIRECTORS

<u>NAME</u>	<u>ADDRESS</u>	<u>OFFICER</u>	<u>DIRECTOR</u>
Francis X. Mohan	100 Business Center Dr. Brewster, New York 10509	President	"
Elizabeth A. Dawson	400 Bellevue Parkway Wilmington, Delaware 19809	Vice President	"
Emil Iannaccone	204 Broadway Amityville, New York 11701	Vice President & Treasurer	"
Martin W. Milella	100 Business Center, Hy22 Brewster, NY 10509	Vice President & Asst. Secretary	"
Janice L. Lewis	400 Bellevue Parkway Wilmington, DE 19809	Secretary	"
Neal E. Stiles	300 Beneficial Center Peapack, NJ 07977	Ast. Treasurer	
Mary E. Molloy	2 West Main Street Bay Shore, NY 11706	Ast. Secretary	
Liz DePaula Arias	200 Beneficial Center Peapack, New Jersey 07977	Asst. Secretary	
Lillian G. McCue	100 Business Center, Hwy 22 Brewster, New York 10509	Asst. Secretary	
Melvin L. Dennison	300 Beneficial Center Peapack, NJ 07977	Ast. Treas. & Ast. Secretary	
Nancy A. Witkowski	400 Bellevue Parkway Wilmington, DE 19809	Ast. Secretary & Asst. Treasurer	