

Filing fee: \$50.00
License fee: \$15.00 minimum
(Section 7-11-124)

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**APPLICATION FOR
CERTIFICATE OF AUTHORITY
OF**

BENEFICIAL HOMEOWNER SERVICE CORPORATION

To the Secretary of State
of the State of Rhode Island

Pursuant to the provisions of Section 7-1.1-103 of the General Laws, 1956, as amended, the undersigned corporation hereby applies for a Certificate of Authority to transact business in the State of Rhode Island, and for that purpose submits the following statement:

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

SECOND: The name which it elects to use in Rhode Island is Same as above

(If the name of the corporation does not contain the word "corporation," "company," "incorporated," or "limited," or an abbreviation of one of such words, insert the name of the corporation with the word or abbreviation which it elects to add thereto for use in Rhode Island;)

THIRD: It is incorporated under the laws of Delaware

FOURTH: The date of its incorporation is 9/8/82 and the period of its duration is Perpetual

FIFTH: The address of its principal office in the state or country under the laws of which it is incorporated is 400 Bellevue Parkway, Wilmington, DE 19809

SIXTH: The address of its proposed registered office in Rhode Island is 123 Dyer Street, Providence, R. I. 02903 and the name of its proposed registered agent in Rhode Island at that address is C T CORPORATION SYSTEM

SEVENTH: The purpose or purposes which it proposes to pursue in the transaction of business in Rhode Island are

The making of loans of monies, with or without guaranty or security, and repayable in monthly installments or otherwise.

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EIGHTH: The names and respective addresses of its directors and officers are:

<u>Name</u>	<u>Office</u>	<u>Address</u>
	Director	
SEE ATTACHED	Director	
	Director	
	President	
	Vice President	
	Secretary	
	Treasurer	

NINTH: The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
250	Common	All One Class	\$100

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TENTH: The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value per Share or Statement that Shares are without Par Value</u>
50	Common	All One Class	\$100

ELEVENTH: An estimate of the value of all property to be owned by it for the following year, wherever located, is \$ 0

TWELFTH: An estimate of the value of its property to be located within Rhode Island during such year is \$ 0

THIRTEENTH: An estimate of the gross amount of business to be transacted by it during such year is \$ 1,000

FOURTEENTH: An estimate of the gross amount of business to be transacted by it at or from places of business in Rhode Island during such year is \$ 1,000

FIFTEENTH: This Application is accompanied by a copy of its articles of incorporation and all amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated June 6, 1991

BENEFICIAL HOMEOWNER SERVICE CORPORATION
[Exact Corporate Name of Corporation Making Application]

By Elizabeth A. Dawson, Its Vice President
and Janice L. Lewis, Its Secretary

STATE OF DELAWARE }
COUNTY OF NEW CASTLE } SC.

At Wilmington, DE in said County on the 7th day of June 1991, before me personally appeared E. A. Dawson, who being by me first duly sworn, declared that she is the Vice President of Beneficial Homeowner Service Corporation, that she signed the foregoing document as such Vice President of the corporation, and that the statements therein contained are true.

Anna M. Minutola
Notary Public

(NOTARIAL SEAL)

Anna M. Minutola
My Commission Expires: November 14, 1991

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
OFFICE OF THE SECRETARY OF STATE
CERTIFICATE OF AUTHORITY
OF

I, Secretary of State of the State of Rhode Island hereby certify that duplicate originals of an Application of for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of Chapter 7-1.1 of the General Laws, 1956, as amended, have been received in this office and are found to conform to law, and that the foregoing is a duplicate original of the Application for such Certificate.

Witness my hand and the seal of the State of Rhode Island this day of 19 .

Secretary of State

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BENEFICIAL HOMEOWNER SERVICE CORPORATION

OFFICERS

<u>Name & Title</u>	<u>Home address:</u>	<u>Other Position:</u>
Francis X. Mohan President	26 Treetop Lane Poughkeepsie, NY	President of various affiliated corps.
Elizabeth A. Dawson Vice President	1103 South Broom St. Wilmington, DE	Vice President of various affiliated corps.
Emil Iannaccone Vice President & Treasurer	61 Pine Hill Lane Dix Hills, NY	Vice President of various affiliated corps.
Martin W. Milella Vice President & Asst. Secretary	9 Sand Road New Milford, CT	Vice President & Asst. Sec. of various affiliated corps.
Janice L. Lewis Secretary	810 E. Basin Rd Schoolside Apts. 3-E New Castle, DE	Secretary of various affiliated corporations
Neal E. Stiles Assistant Treasurer	507 Naughtright Rd. Hackettstown, NJ	Operations Controller Beneficial Management Corporation, Asst. Treas. for various affiliated corps.
Mary E. Molloy Asst. Secretary	246 Hamilton Ave. Massepequa, NY	Assistant Secretary of various affiliated corporations.
James D. Warren Asst. Secretary	126 Highland Avenue Chatham, NJ	Asst. Secretary of various affiliated corporations
Melvin L. Dennison Asst. Secretary & Asst. Treasurer	10 Old Creamery Rd. Andover, NJ	Consumer Finance Group Beneficial Management Corporation and Asst. Sec. & Asst. Treas. for various subsidiaries of Beneficial Corporation.
Nancy A. Witkowski Asst. Secretary & Asst. Treasurer	704 Baltimore Ave. Wilmington, DE	Asst. Secretary & Asst. Treasurer of various subsidiaries of Beneficial Corporation

Directors

Elizabeth A. Dawson
Emil Iannaccone
Martin W. Milella
Janice L. Lewis
Francis X. Mohan

CONSENT TO USE OF NAME

Beneficial Mortgage Co. of Rhode Island, a corporation organized under the laws of the State of Delaware, hereby consents to the qualification of Beneficial Homeowner Service Corporation in the State of Rhode Island.

IN WITNESS WHEREOF, the said Beneficial Mortgage Co. of Rhode Island has caused this consent to be executed by its Vice President and attested under its corporate seal by its _____Secretary, this 6th day of November 1991.

Beneficial Mortgage Co. of Rhode Island

By

Elizabeth A. Dawson
Elizabeth A. Dawson, Vice President

Attest:

Janice L. Lewis
Janice L. Lewis, Secretary

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Rhode Island

CONSENT TO USE OF NAME

Beneficial Home Mortgage Loan Corp. , a corporation organized under the laws of the State of Delaware , hereby consents to the qualification of Beneficial Homeowner Service Corporation in the State of Rhode Island.

IN WITNESS WHEREOF, the said Beneficial Home Mortgage Loan Corp. has caused this consent to be executed by its Vice President and attested under its corporate seal by its Secretary, this 7th day of November 1991.

Beneficial Home Mortgage Loan Corp.

By Elizabeth A. Dawson
Elizabeth A. Dawson, Vice President

Attest:

Janice L. Lewis
Janice L. Lewis, Secretary

CONSENT TO USE OF NAME

Beneficial Mortgage Corporation, a corporation organized under the laws of the State of Delaware, hereby consents to the qualification of Beneficial Homeowner Service Corporation in the State of Rhode Island.

IN WITNESS WHEREOF, the said Beneficial Mortgage Corporation has caused this consent to be executed by its Vice President and attested under its corporate seal by its Asst. Secretary, this 7th day of November 1991.

Beneficial Mortgage Corporation

By Michael A. Petrock, Jr.
Michael A. Petrock, Jr., Vice President

Attest:

Patty M. Folger
Patty M. Folger, Asst. Secretary