

Mail to: Secretary of State
Corporations Section
1560 Broadway, Suite 200
Denver, CO 80202
(303) 894-2251
Fax (303) 894-2242

For office use only

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DELAYED EFFECTIVE DATE

6-1-97

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SECRETARY OF STATE
05-22-97 11:03:34

APPLICATION FOR AUTHORITY

Pursuant to the provisions of the Colorado Business Corporation Act, the undersigned corporation hereby applies for Authority to transact business in Colorado, and for that purpose submits the following statement:

FIRST: The name of the corporation is Frontier Investment Co.
(Exact Corporation name must agree with the attached Certificate of Good Standing)

SECOND: The name which it elects to use in Colorado is Rainland Mortgage Company **ASSUMED NAME**
(If its corporate name is not available for use in Colorado.)

THIRD: It is incorporated under the laws of Oregon

FOURTH: The date of its incorporation is 11/24/78 The period of duration is indefinite

FIFTH: The street address of its principal office 1200 Executive Pkwy Suite 430
Eugene, OR 97401

SIXTH: The street address of its proposed registered office in Colorado is 1675 Broadway, Suite 1450
Denver, CO 80202, and the name of its proposed registered agent in Colorado at that address is The Corporation Company

Signature of Registered Agent [Signature] (may be in accompanying document)
Date Business commenced or expects to commence transacting business in this state June 1, 1997

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

OFFICE	NAME	BUSINESS ADDRESS
President & Director	L.E. Dent	1200 Executive Pkwy Ste 430, Eugene OR 97401
Vice Pres & Director	David J. Shirk	"
Secy/Treas. & Director	Janet LEE Dent	"
Treas Vice President	Mark L. Dent	"
Director- Asst. Vice Pres.	Delpha L. Rolston	"
Director		
Director		

List additional Officers or Directors on a separate piece of paper.

EIGHTH: This application MUST BE ACCOMPANIED BY A CERTIFICATE OF GOOD STANDING ISSUED BY THE JURISDICTION OF ITS INCORPORATION AND DATED WITHIN NINETY (90) DAYS OF THE FILING OF THE APPLICATION.

By [Signature]
L.E. Dent Its President

COPIES OF THIS APPLICATION COMPLETE

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[Handwritten initials]

CONSENT TO APPOINTMENT

1. THE CORPORATION COMPANY voluntarily consents to serve as registered agent for Frontier Investment Co. on the date shown below;

2. THE CORPORATION COMPANY knows and understand the duties of a registered agent as set forth in the Colorado Corporation Code.

THE CORPORATION COMPANY

BY: 
Kathleen C. Gariepy, Asst. Secy.

DATED: May 1, 1997

CERTIFICATE

State of Oregon

OFFICE OF THE SECRETARY OF STATE
Corporation Division

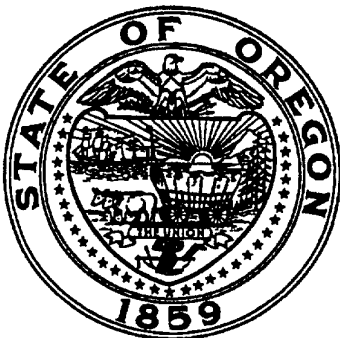
I, PHIL KEISLING, *Secretary of State of Oregon, and Custodian of the Seal of said State, do hereby certify:*

FRONTIER INVESTMENT CO.

*was
incorporated
under the Oregon
Business Corporation Act
on
November 24, 1978
and is active on the records of the Corporation
Division as of the date of this certificate.*

*In Testimony Whereof, I have hereunto set
my hand and affixed hereto the Seal of the
State of Oregon.*

PHIL KEISLING, *Secretary of State*



By *Debbie Virag*
Debbie Virag
April 1, 1997