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State of California

SECRETARY OF STATE



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

That the attached transcript of 3 page(s) was prepared by and in this office from the record on file, of which it purports to be a copy, and that it is full, true and correct.

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

APR 12 2000


 Secretary of State

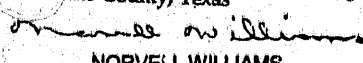

State Form CE-100 (Rev. 0/98)

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ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE, IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

ATTEST: MAY 04 2000
BEVERLY B. KAUFMAN, County Clerk
 Harris County, Texas


NORVELL WILLIAMS

Deputy

EFFECTIVE
DATE
APR 14 2000

0479222 A0542642

FILED

In the office of the Secretary of State
of the State of California

APR - 3 2000

Bill Jones
BILL JONES, Secretary of State

531-81-0777

CERTIFICATE OF AMENDMENT
OF
ARTICLES OF INCORPORATION
OF
NORWEST MORTGAGE, INC.

We, James M. Strother, the Secretary, and David V. Gorsche, the Assistant Vice President of Norwest Mortgage, Inc., a corporation duly organized and existing under the laws of the State of California, do hereby certify:

1. That they are the Secretary and Assistant Vice President, respectively, of Norwest Mortgage, Inc., a California corporation.
2. That an Amendment to the Articles of Incorporation of this corporation has been approved by the board of directors.
3. The Amendment so approved by the board of directors is as follows:

Article I of the Articles of Incorporation of this corporation is hereby amended to read as follows:

Article I: The name of this Corporation is Wells Fargo Home Mortgage, Inc.

4. The foregoing Amendment of Articles of Incorporation has been duly approved by the required vote of shareholders in accordance with section 902 of the Corporations Code. The total number of outstanding shares of Corporation is 100. The number of shares voting in favor of the amendment equaled or exceeding the vote required. The percentage vote required was more than fifty percent (50%).
5. That this certificate shall become effective on April 14, 2000.

Each of the undersigned declares under penalty of perjury of the laws of California that the statements contained in the foregoing certificate are true of their own knowledge.

Executed at Des Moines, Iowa on March 29, 2000.

James M. Strother
James M. Strother, Secretary

David V. Gorsche
David V. Gorsche, Assistant Vice President

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE, IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAWS.

A CERTIFIED COPY

MAY 04 2000

ATTEST:
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

NORVELL WILLIAMS

Deputy

Bank Street and Marquette Avenue
Minneapolis, MN 55475
612 607-3224

FARGO

531-81-0778

March 30, 2000

RE: Wells Fargo Home Mortgage, Inc.

To Whom It May Concern:

Wells Fargo & Company (the "Company"), for itself and on behalf of the "Wells Fargo" companies listed on the attached Exhibit A, indirect subsidiaries of the Company, hereby consents to and approves the name change of Norwest Mortgage, Inc. to Wells Fargo Home Mortgage, Inc. Norwest Mortgage, Inc. is an indirect subsidiary of the Company.

Sincerely,

Laurel A. Holschuh

Laurel A. Holschuh
Senior Vice President and Secretary
Wells Fargo & Company

LAH:ls

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL,
OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF
COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER
THE FEDERAL LAW.

A CERTIFIED COPY

MAY 04 2000

ATTEST:

BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Deputy

Norvell Williams
NORVELL WILLIAMS

Exhibit A

531-81-3779

Wells Fargo Bank, National Association
Wells Fargo Bill Presentment Venture Member, LLC
Wells Fargo Capital Management Incorporated
Wells Fargo Cash Centers, Inc.
Wells Fargo Funding III, Inc.
Wells Fargo Housing Advisors, Inc.
Wells Fargo International Limited
Wells Fargo Leasing Corporation
Wells Fargo Fleet Services, Inc.
Wells Fargo Merchant Services, L.L.C.
Wells Fargo Mondex Inc.
Wells Fargo Securities Inc.
Wells Fargo Tilling Corporation
Wells Fargo Card Services, Inc.
Wells Fargo Business Credit, Inc.
Wells Fargo Equipment Finance, Inc.
Wells Fargo Bank Nevada, National Association
Wells Fargo Bank New Mexico, National Association
Wells Fargo Bank (Texas), National Association
Wells Fargo Financial Acceptance North Carolina, Inc.
Wells Fargo Financial Acceptance North Carolina I, Inc.
Wells Fargo Rural Insurance Agency, Inc.
Wells Fargo Insurance Nevada, Inc.
Wells Fargo Insurance New Mexico, Inc.
Wells Fargo Audit Services, Inc.
Wells Fargo Credit, Inc.
Wells Fargo Services Company
Wells Fargo Bank, Ltd.
Wells Fargo Capital A
Wells Fargo Capital B
Wells Fargo Capital C
Wells Fargo Capital I
Wells Fargo Capital II
Wells Fargo Capital III
Wells Fargo Central Bank
Wells Fargo Corporate Services, Inc.
Wells Fargo Corporation
Wells Fargo Equity Capital, Inc.
Wells Fargo Small Business Investment Company, Inc.
Wells Fargo HSBC Trade Bank, National Association
Wells Fargo HSBC Trade Company
Wells Fargo, Ltd.
Wells Fargo Ventures, Inc.
The Wells Fargo Foundation



ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL,
OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF
COLLUSION OR OTHERWISE, ARE INVALID AND UNENFORCEABLE UNDER
THE FEDERAL LAW.

A CERTIFIED COPY

MAY 04 2000

ATTEST:
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

NORVELL WILLIAMS

Deputy

RECORDING REQUESTED BY/
PREPARED BY/AFTER
RETURN TO:
HARRIS COUNTY CLERK
701 G. STREET
HOUSTON, TEXAS 77244-3817
(713) 775-3283

531-81-0780

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0002966
TX, Harris

**CERTIFICATE OF AMENDMENT OF ARTICLES
OF INCORPORATION OF NORWEST MORTGAGE, INC.**

FILED
2000 APR 18 PM 4:02
Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY, TEXAS

ALL PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE, ARE HEREBY REVOKED AND CONSIDERED UNENFORCEABLE UNDER THE FEDERAL LAW.

APR 18 2000



Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY TEXAS

Hold for Pick Up



ANY PROVISION HEREIN WHICH RESTRICT THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR, OR RACE, ARE HEREBY REVOKED AND CONSIDERED UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

ATTEST: *MAY 04 2000*
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Norvell Williams
NORVELL WILLIAMS, Deputy