CERTIFICATE OF ASSUMED BUSINESS NAME

To the SECRETARY OF STATE, STATE OF IDAHO 99 MAR 16 AH ID: 06

	Pursuant to Section 53-50	14, Idano C	ode, the undersigned gives notice of
adoption of an Ass umed Business Name.			SECRETALLY OF STATE STATE OF IDAHO
1.	The assumed business name which the undersigned use(s) in the transaction of business is:		
	Charter Financial		
2.	The true name(s) and business address(es) of the entity or individual(s) doing business under the assumed business name is/are:		
	<u>Name</u>		<u>Address</u>
	Ford Motor Credit Compan	<u>y</u>	9009 Carothers Parkway
	(C 33995)		Franklin, TN 37067
	-		
3.	The general type of business transacted under the assumed business name is:		
	Purchase retail installment contacts and consumer leases of motor vehicles ,		
	See categories on the reverse	om auto de	palers.
4.	The name and address to which correspondence should be addressed: Charter Financial		
	9009 Carothers Parkway	Signed	Franklin, TN 37067
		Ву	Robert A. Aitken
		Capacity	Y Assistant Secretary
	Submit Certificate of Assumed Business Name and \$20.00 fe		Customer#
	!		Secretary of State use only
	Secretary of State		IDAHO SECRETARY OF STATE
	700 West Jefferson PO Box 83720		IDAHO SECRETARY OF STATE 9 9 03/16/1999 09:00
	Boise ID 83720-0080		CK: 191085393 CT: 69776 BH: 197545
			1 8 20.00 = 20.80 ASSUM NAME # 2
			2 1 5 20.00 = 20.00 ASSUM NAME # 2

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