

FILED EFFECTIVE
INTERBAY
FUNDING, L.L.C.

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w 13289
chg address

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November 15, 2002

Idaho Secretary of State
Commercial Div.
P.O. Box 83720
Boise, ID 83720-0080

RE: Change of address for InterBay Funding, LLC

Dear Sir or Madam:

InterBay Funding, LLC is registered and/or qualified to do business in your state. On or about January 20, 2003, InterBay Funding, LLC will be moving its main office from its current address to:

InterBay Funding, LLC
Attention: Compliance Department
4425 Ponce de Leon Boulevard
Fourth Floor
Coral Gables, Florida 33134

Please make note of this change. If there is any further information you require due to this change of address, please contact me.