

State of Idaho

Department of State

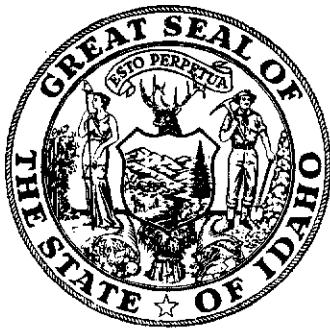
AMENDED CERTIFICATE OF AUTHORITY OF

PORFOLIO ACCEPTANCE CORP.
File Number C 97673

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of PORTFOLIO ACCEPTANCE CORP. for an Amended Certificate of Authority to transact business in this State, duly executed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Amended Certificate of Authority to NATIONSCREDIT HOME EQUITY SERVICES CORPORATION to transact business in this State under the name NATIONSCREDIT HOME EQUITY SERVICES CORPORATION and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: November 6, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By

Sally J Clark

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

Nov 6 10 26 AM '96

To the Secretary of State of the State of Idaho:

SECRETARY OF STATE
STATE OF IDAHO

Pursuant to Section 30-1-118, **Idaho Code**, the undersigned Corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

1. A Certificate of Authority was issued to the corporation by your office on February 21 19, 92, authorizing it to transact business in the State of Idaho under the name of Portfolio Acceptance Corp.
2. Its corporate name has been changed to NationsCredit Home Equity Services Corporation

(Note: If the corporation name has not been changed, insert "No change.")
3. The name which it shall use hereafter in the State of Idaho is NationsCredit Home Equity Services Corporation
4. It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows: no change

(Note: If no additional purposes are proposed, insert "No change.")

Dated: October 21, 1996

Portfolio Acceptance Corp.

(Corporation Name)

By



Its President, Vice President, Secretary, or Assistant Secretary
(please specify)

Submit application and filing fee to:

Office of the Secretary of State
Division of Corporations
700 West Jefferson
PO Box 83720
Boise, Idaho 83720-0080

File two copies.
If a name change, attach certificate of fact from state of incorporation.
Fee: \$30.00

IDaho SECRETARY OF STATE	
DATE	11/06/1996
Secretary of State Use Only	0900 3046A
3	
CK #:	13203634
CUST #:	4567
AMEND CERT	
1@	30.00= 30.00
EXPEDITE C	1@ 20.00= 20.00

#:

Office of the Secretary of State

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT THE SAID "PORTFOLIO ACCEPTANCE, CORP.", FILED A CERTIFICATE OF OWNERSHIP, CHANGING ITS NAME TO "NATIONSCREDIT HOME EQUITY SERVICES CORPORATION", THE ELEVENTH DAY OF OCTOBER, A.D. 1996, AT 10 O'CLOCK A.M.



A handwritten signature of Edward J. Freel.

Edward J. Freel, Secretary of State

2281786 8320

960319664

AUTHENTICATION:

8175300

DATE:

11-01-96