

# State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY  
OF  
**NATIONSCREDIT DISTRIBUTION FINANCE, INC.**  
File Number **C 100181**

I, PETE T. CENARRUSA, Secretary of the State of the State of Idaho , hereby certify that an Application for Amended Certificate of Authority to do business in this State, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is 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 reflect the name change from **NATIONSCREDIT DISTRIBUTION FINANCE, INC.** to **BANC OF AMERICA SPECIALTY FINANCE, INC.** and attach hereto a duplicate of the Application for such Amended Certificate.

Dated: August 18, 1999



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Louisa Herald*

# APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY



Aug 16

(Instructions on back of application)

Jul 23 10 35 AM '99

To the Secretary of State of the State of Idaho:

Pursuant to Section 30-1-1504, 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. Complete only applicable items.

1. A Certificate of Authority was issued to the corporation by your office on November 19 1992, authorizing it to transact business in the State of Idaho under the name of NationsCredit Distribution Finance, Inc.
2. Its corporate name has been changed to Banc of America Specialty Finance, Inc.
3. The name which it shall use hereafter in the State of Idaho is Banc of America Specialty Finance, Inc.
4. It has changed its jurisdiction of incorporation, without a change of corporate identity to: No Change

Dated: June 29, 1999Banc of America Specialty Finance, Inc.  
(Corporation Name)

By

John D. Evans, Jr.

Its SA Vice President

(specify capacity of signer)

Customer Acct #

IDAHO SECRETARY OF STATE

(If using pre-paid account)

08/29/99 10:35 AM  
CK: 135822382 CT: 68662 BH: 243883

1 @ 30.00 = 30.00 AMEND CERT # 3  
1 @ 28.00 = 28.00 EXPEDITE C # 4

Revised 7/97 g:\corp\forms\AAC.ppt6

# STATE OF NORTH CAROLINA



Jul 23 10 35 AM '99  
Department of the  
Secretary of State  
SECRETARY OF STATE  
STATE OF IDAHO

I, **ELAINE F. MARSHALL**, Secretary of State of the State of North Carolina, do hereby certify that the following is a listing of all changes in the corporate name of the corporation named below, insofar as disclosed by the records of this office:

Original name at date of incorporation or authorization:

**NATIONSCREDIT COMMERCIAL CORPORATION**

State of Incorporation:

NC

Date of Incorporation or Authorization:

09 Nov 1992

**Name Changes**

Name Change was effected by

**Document and date filed or issued:**

Articles of Amendment  
filed 27 Dec 1995

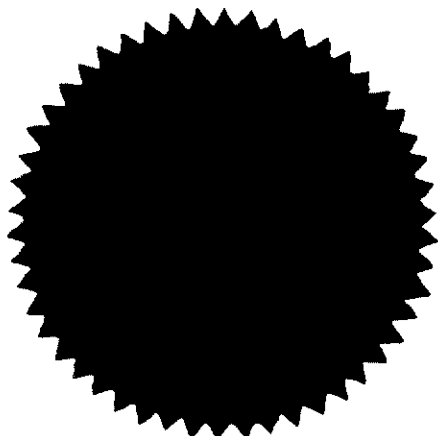
Articles of Amendment  
filed 01 Nov 1997

Articles of Amendment  
filed 23 Jul 1999

**Name changed to:**

NATIONSCREDIT COMMERCIAL  
CORPORATION OF AMERICA  
NATIONSCREDIT DISTRIBUTION  
FINANCE, INC.  
BANC OF AMERICA SPECIALITY  
FINANCE, INC.

I **FURTHER CERTIFY** that this certificate is in compliance with North Carolina General Statutes 55-4-05 and may be recorded in the office of the Register of Deeds in the same manner as deeds, the former name of the corporation appearing in the "Grantor" index and the amended name of the corporation appearing in the "Grantee" index.



IN WITNESS WHEREOF, I have  
hereunto set my hand and affixed my  
official seal at the City of Raleigh, this 15<sup>th</sup>  
day of July, 1999.

*Elaine F. Marshall*

Secretary of State

DIRK KEMPTHORNE  
GOVERNOR



GAVIN M. GEE  
DIRECTOR

STATE OF IDAHO  
DEPARTMENT OF FINANCE  
700 W. STATE STREET, 2ND FLOOR  
P. O. BOX 83720  
BOISE ID 83720-0031  
<http://www2.state.id.us/finance/dof.htm>

AUG 18 11 02 AM '99  
SECRETARY OF STATE  
STATE OF IDAHO

August 9, 1999

Margaret M. Donnelly  
Bank of America Corporation  
Legal Department  
FL9-014-02-13  
10401 Deerwood Park Boulevard  
Jacksonville, Florida 32256-0505

Re Use of "banc" in name  
Banc of America Specialty Finance, Inc.

Dear Ms. Donnelly:

This is in response to your correspondence of July 28, 1999, asking whether Banc of America Specialty Finance, Inc. may use the word "banc" in its name in Idaho. Your letter represents that Banc of America Specialty Finance, Inc. is a wholly owned subsidiary resulting from the merger of BankAmerica Corporation and Nations Bank Corporation. Banc of America Specialty Finance, Inc. will continue to conduct the same historical business conducted by NationsCredit Distribution Finance, Inc. which is: floor plan loans, asset based lending, sales finance, and other types of inventory financing.

Although we are taking no action to either approve or disapprove of the use of the name Banc of America Specialty Finance, Inc., you should be aware that there is a regulatory implication.

Idaho Code §26-1202 makes it a felony for any person, other than a national bank, not authorized to operate as a bank under the Idaho Bank Act, to advertise or use as part of its corporate name the word "bank" or "banker" or any other word of similar import. While the Department of Finance does not have the authority to prosecute under this statute, another agency could conceivably do so. The Department is therefore not in a position to specifically approve such use.

It is our belief that the use of the term "banc" under the circumstances you have described is not misleading to the general public. We are therefore recommending to the Director that the Department take a "no action" position on your use of the word "banc".

Banks and S&L's  
Credit Unions  
Money Transmitters  
Supporting Services

(208) 332-8005  
(208) 332-8003  
(208) 332-8003  
(208) 332-8001

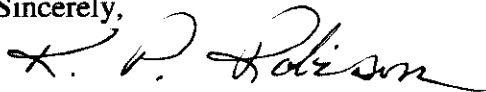
PHONE: (208) 332-8000  
FAX: (208) 332-8098  
Director's Fax: (208) 332-8097  
Securities Fax: (208) 332-8099

Securities (208) 332-8004  
Mortgage Companies (208) 332-8004  
Finance Companies (208) 332-8002  
Collection Agencies (208) 332-8002

EQUAL OPPORTUNITY EMPLOYER

Please let me know if you have any additional questions on this matter.

Sincerely,

A handwritten signature in cursive script, appearing to read "K. P. Robison".

Kelly P. Robison  
Bureau Chief, Financial Institutions

KPR/SBM/mc