State of Idaho

Department of State

AMENDED CERTIFICATE OF AUTHORITY
OF

U. S. CONCORD, INC. File Number C 108758

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of U. S. CONCORD, INC. 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 MARINE MIDLAND BUSINESS LOANS, INC. to transact business in this State under the name MARINE MIDLAND BUSINESS LOANS, INC. and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: July 17, 1995

THE CONTRACTOR OF THE CONTRACT

Fite D Cenarrusa SECRETARY OF STATE

By May Dadries

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY	
To the Secretary of State of the State of Idaho:	
To the Secretary of State of the State of Idaho: Pursuant to Section 30-1-118, <i>Idaho Code</i> , the undersigned Corporation hereby applies for an amended cerefficial of authority to transact business in the State of Idaho and for that purpose submits the following statement.	
A Certificate of Authority was issued to the corporation by your office on	
19 94 , authorizing it to transact business in the State of Idaho under the name of	
2. Its corporate name has been changed to	
(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 Marine Midland Business Loans, Inc.	
	ness 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: Commercial finance. lease finance	
(Note: If no additional purposes are proposed, insert "No change.")	
Dated <u>6-20-95</u>	Marine Midland Business Loans, Inc.
	ACAI
	By Ats President Affice President (please specify)
	And Selen Bujaua
	Its Secretary/Assistant Secretary (please specify)
STATE OF NEW YORK)) ss:	;
COUNTY OF ERIE)	
1, Deborah Latham	, a notary public, do hereby certify that on
this 20th day of June	
me Vincent J. Mancuso, who being by me first duly sworm, declared that (s)he	
that (s)he signed the foregoing documents as President of the corporation and	
At at the state or ante the series provide and the series	
Notary Public, State of New York, Erie County Qualified in Erie County	
Dead Latham My Commission E	Expires August 31, 19 Secretary of State use only
Notary Public	Secretary of State use only
	IDANO SECRETARY OF STATE
Office of the Secretary of	7/17/95 9:00:00 AM
Division of Corporations	
	CORPORATION AMENDED CERT AUTHORITY

State of New York Department of State

I hereby certify, that the certificate of incorporation of MARINE MIDLAND BUSINESS LOANS, INC. was filed on 09/11/1972, under the name of U. S. CONCORD, INC., with perpetual duration, and that I have made a diligent examination of the index of corporation papers filed in this Department for a certificate, order, or record of a dissolution, and upon such examination, I find no such certificate, order or record, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

A Certificate of Amendment U. S. CONCORD, INC., changing name to MARINE MIDLAND BUSINESS LOANS, INC., was filed 12/28/1994.

Witness my hand and the official seal of the Department of State at the City of Albany, this 13th day of April are thousand nine hundred and

in F. Treachoell

Secretary of State

199504140143