

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



Pete T. Cenarrusa
SECRETARY OF STATE

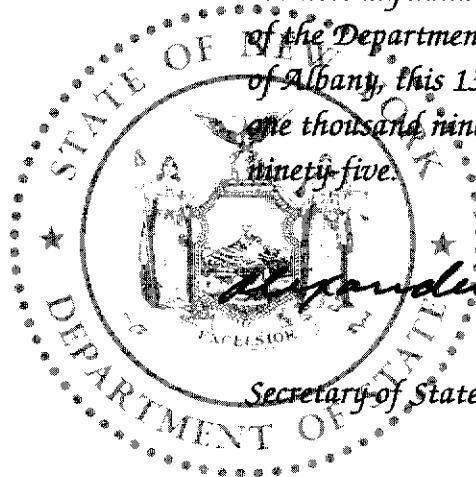
By *Sheryl Dabner*

State of New York) **ss:**
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
one thousand nine hundred and
ninety-five.



Alexander F. Treadwell
Secretary of State

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