State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY

OF

TRAVELERS HOME EQUITY, INC.

File Number C 63746

I, PETE T. CENARRUSA, Secretary of the State, hereby certify that an Application for Amended Certificate of Authority, 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 TRAVELERS HOME EQUITY, INC. to CITICORP HOME EQUITY, INC. and attach hereto a duplicate of the application for such amended certificate.

Dated: September 6, 2002



Pet 17 Centruse SECRETARY OF STATE

By Supple & Marray



APPLICATION FOR AMENDED SEP-6 AH 9: 27

(Instructions on back of application)

STATE OF IDAHO

То	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 $\phantom{aaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa$
	authorizing it to transact business in the State of Idaho under the name of
	Travelers Home Equity, Inc.
2.	Its corporate name has been changed to
	Citicorp Home Equity, Inc.
3.	The name which it shall use hereafter in the State of Idaho is
	Citicorp Home Equity, Inc.
4.	It has changed its jurisdiction of incorporation, without a change of corporate identity to:
	Dated:
	(Corporation Name)
	Signature Signature
	Typed Name Teresam. Baen
	Capacity ASSISTANT SecreTARY

Customer Acct #:

(if using pre-paid account)

Secretary of State use only

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IDAHO SECRETARY OF STATE

99/06/2002 05:00

CK: 144617928 CT: 70195 BH: 486638
1 0 30.00 = 30.00 AMEND CERT # 2
1 0 20.00 = 20.00 EXPEDITE C # 3

C63746



North Carolina Department of The Secretary of State

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:

BARCLAYSAMERICAN/FINANCIAL, INC.

State of Incorporation:

NC

Date of Incorporation or Authorization:

14 Mar 1980

Name Changes

Name Change was effected by

Document and date filed or issued:

Name changed to:

Name Change (Domestic)

Filed: 02 Apr 1990

CC HOME LENDERS SERVICES, INC.

Name Change (Domestic)

Filed: 21 Dec 1994

TRAVELERS HOME

EQUITY, INC.

Name Change (Domestic)

Filed: 30 Aug 2002

CITICORP HOME EQUITY, 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 new 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 4th day of September, 2002.

6 laine I. Marshall

Secretary of State

Certification Number: 6320719-18 Page: 1 of -1 Ref.# 4921789-db Verify this certificate online at www.secretary.state.nc.us/Verification.