State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY

OF

ASSOCIATES HOME EQUITY SERVICES, INC.

File Number C 94031

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 ASSOCIATES HOME EQUITY SERVICES, INC. to CITIFINANCIAL MORTGAGE COMPANY, INC. and attach hereto a duplicate of the application for such amended certificate.

Dated: May 4, 2001



Pet / Centruse SECRETARY OF STATE

By Shery Delines

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY



(Instructions on back of application) SECRET (STATE)

| То | 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 December 24, 1990, |
| | authorizing it to transact business in the State of Idaho under the name of Associates Home Equity Services, Inc. |
| 2. | Its corporate name has been changed to CitiFinancial Mortgage Company, Inc. |
| 3. | The name which it shall use hereafter in the State of Idaho is |
| 4. | It has changed its jurisdiction of incorporation, without a change of corporate identity to |
| | |
| | Dated: Associates Home Equity Services, Inc. |
| | By Land Bal |
| | Terri Baer Its Assistant Secretary |
| | (specify capacity of signer) |

Customer Acct #:

(if using pre-paid account)

Secretary State as ConsTRTE

05/04/2001 09:00 CK: 84464 CT: 20168 BH: 395230

1 # 36.60 = 38.66 AMEND CERT # 4 1 # 20.60 = 20.60 EXPEDITE C # 5

09403/

State of New York Department of State

I hereby certify, that a Certificate of Amendment of ASSOCIATES HOME EQUITY SERVICES, INC. changing name to CITIFINANCIAL MORTGAGE COMPANY, INC. was filed in this Department on 04/30/2001.

Witness my hand and the official seal of the Department of State at the City of Albany, this 01st day of May two thousand and one.

Special Deputy Secretary of State

200105020009 59