

FEB 21 10 27 AM '97
SECRETARY OF STATE
STATE OF IDAHO

February 11, 1997

Idaho Secretary of State
700 W. Jefferson
PO Box 83720
Boise, ID 83720-0080

RE: National Action Financial Services, Inc.

Dear Sir or Madam:

Please be advised that National Action Financial Services, Inc. has relocated its headquarters to a new facility. Our new address and phone are as follows:

National Action Financial Services, Inc.
3587 Parkway Lane
Norcross, GA 30092
770-248-9909
800-452-2411
770-447-9594 (facsimile)
770-447-0021 (alternate facsimile)

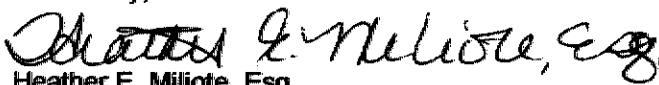
Recently, our Atlanta and Buffalo offices have experienced problems with threats of physical violence and harm being made by debtors. To protect the safety of our employees and those who work in close proximity to our office, we will no longer be freely disclosing our street address. We have made arrangements for post office boxes to receive our mail delivery. All future letters will include the post office box information. I respectfully request that you not release our physical location to any debtor without contacting me first.

At this time, we have only set this system up for our Atlanta office. We will continue our Buffalo operation in the same manner as before. Once a post office box has been obtained for our Buffalo office, I will send you another letter with those numbers. The post office box address for our Atlanta office will be :

National Action Financial Services, Inc.
PO Box 922023
Norcross, GA 30092

I have included a business card for ease of reference. Should forms or fees be required to finalize this change in your records, please contact me. Your cooperation and assistance are appreciated.

Yours truly,


Heather E. Miliote, Esq.
Corporate Attorney
NAFS

#106546
Chg address