State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY

OF

NFP RESOURCES III INSURANCE AGENCY, INC.

File Number C 140506

I, BEN YSURSA, 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 NFP RESOURCES III INSURANCE AGENCY, INC. to ADVANCED SETTLEMENTS, INC. and attach hereto a duplicate of the application for such amended certificate.

Dated: February 26, 2004



Ben youra

By Sally Lloyd



APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

FILED EFFECTIVE

(Instructions on back of application)

To the Secretary of State of the State of Idaho.

Pursuant to Section 30-1-1504, Idaho Code, the undereigned 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.

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1. A Certificate of Authority was issued to the corporation by your office on:08/30/2001,	
authorizing it to transact business in the State of Idaho under the name of:	
NFP Resources III Insurance Agency, Inc.	
2. Its corporate name has been changed to: Advanced Settlements, Inc.	· · · · · · · · · · · · · · · · · · ·
3. The name which it shall use hereafter in the State of Idaho is:	
Advanced Settlements, Inc.	
4. It has changed its jurisdiction of incorporation, without a change of corporate identity to:	
Dated: 2 N G Corporation Name: Advanced Settlements	, Inc.
Signature: Mu & Co	
Typed Name: Miriam I. Katz	
Capacity: ASSIT Secrafary	
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Customer Acct #:	
(if using pre-paid account) Secretary of State use only	
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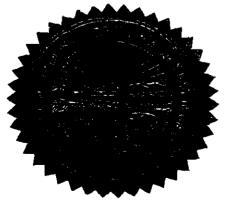
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UNITED STATES OF AMERICA STATE OF OHIO OFFICE OF THE SECRETARY OF STATE

I, J. Kenneth Blackwell, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign corporations, that said records show a Certificate of Amendment of NFP RESOURCES III INSURANCE AGENCY, INC., an Ohio Corporation, Charter No. 956516, changing its corporate title to: ADVANCED SETTLEMENTS. INC., was filed February 02, 2004. Said Corporation, ADVANCED SETTLEMENTS, INC., an Ohio Corporation, Charter No. 956516, having its principal location in Columbus, County of Franklin, was incorporated on October 22, 1996, is in GOOD STANDING upon the records of this office.



Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 24th day of February, A.D. 2004.

Ohio Secretary of State

Validation Number:

200405500056

TOTAL P.03