State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY

OF

FHB FUNDING CORP.

File Number C 115325

I, PETE T. CENARRUSA, Secretary of the State of the State of Idaho, hereby certify that an Application for Amended Certificate of Authority to do business in this State, duly executed pursuant to the provisions of the Idaho Business Corporation Act, 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 FHB FUNDING CORP. to EHOMECREDIT CORP. and attach hereto a duplicate of the Application for such Amended Certificate.

Dated: July 20, 1999



SECRETARY OF STATE

By Jonya Herold

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY 20



(Instructions on back of application) SECRETARY OF

10	Pursuant to Section 30-1-1504, Idaho Code , the undersigned Corporation here by 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 on19,19,
	authorizing it to transact business in the State of Idaho under the name of FHB Funding Corp.
2.	Its corporate name has been changed toeHomeCredit Corp.
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: N/A
	Dated: 71499 eHomeCredit Corp.
	By
	Its President (specify capacity of signer)

Customer Acct TRANG SECRETARY OF STATE

(If using prepald accepted / 1999 09:00 (X: 3600 tay; of \$70 the QMS312

1 0 30.00 = 30.00 AMENO CERT 8 5 / 1 0 20.00 = 20.00 EXPEDITE C 8 6 /

AC.pm6 Hevis

State of New York Department of State

I hereby certify, that the certificate of incorporation of EHOMECREDIT CORP. was filed on 03/03/1986, under the name of FHB FUNDING CORP., with perpetual duration, and that a diligent examination has been made of the index of corporation papers filed in this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

A Certificate of Amendment FHB FUNDING CORP., changing name to EHOMECREDIT CORP., was filed 06/10/1999.



Witness my hand and the official seal of the Department of State at the City of Albany, this 15th day of July one thousand nine hundred and ninety-nine.

Special Deputy Secretary of State

199907160110 * 50