State of Idaho

Department of State

AMENDED CERTIFICATE OF AUTHORITY
OF

FORD CONSUMER FINANCE COMPANY, INC. File Number C 94031

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of FORD CONSUMER FINANCE COMPANY, INC. for an Amended Certificate of Authority to transact business in this State, duly executed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are 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 ASSOCIATES HOME EQUITY SERVICES, INC. to transact business in this State under the name ASSOCIATES HOME EQUITY SERVICES, INC. and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: December 16, 1997

THE SEASON OF THE TOTAL PROPERTY OF THE TOTA

Fite of Cenarrusa SECRETARY OF STATE

By Olive Hosting

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

(Instructions on back of application)

DEC 16 4 05 PM 197

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 purposed stibintis theatollowing statement. Complete only applicable items.
A Certificate of Authority was issued to the corporation by your office on December 24 19, 90
authorizing it to transact business in the State of Idaho under the name of
Ford Consumer Finance Company, Inc.
Its corporate name has been changed to
Associates Home Equity Services, Inc.
The name which it shall use hereafter in the State of Idaho is
Associates Home Equity Services, Inc.
It has changed its jurisdiction of incorporation, without a change of corporate identity to:
Dated:/2_/
Customer Acct #: (II. IDAHO SECRETARY OF STATE 12/16/1997 29:20 CX: 21798 CT: 74104 BH: 64344 1 e 38.86 = 38.86 AMEND CERT 1 e 29.86 = 28.90 EXPEDITE C C 94031

State of New York Department of State

I hereby certify, that the certificate of incorporation of ASSOCIATES HOME EQUITY SERVICES, INC. was filed on 02/24/1967, under the name of HOMEMAKERS FINANCE SERVICE, INC., 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. I further certify the following:

A Certificate of Amendment HOMEMAKERS FINANCE SERVICE, INC., changing name to PSFS CREDIT CORPORATION, was filed 02/10/1984.

A Certificate of Merger was filed on 06/13/1984.

A Certificate of Amendment PSFS CREDIT CORPORATION, changing name to MERITOR CREDIT CORPORATION, was filed 09/09/1985.

A Certificate of Amendment was filed on 12/10/1985.

A Certificate of Amendment MERITOR CREDIT CORPORATION, changing name to FORD CONSUMER FINANCE COMPANY, INC., was filed 03/21/1989.

A Certificate of Merger was filed on 01/03/1991

Certificate of change was filed on 02/2011991

A Certificate of Merger was filed on 03/11/1992

A Biennial Statement was filed 05/11/1991

A Certificate of Amendment was filed on 06/08/1994.

A Biennial Statement was filed 06/08/1994

Certificate of change was filed on 03/13/1995:

A Biennial Statement was filed 03/25/1997.

Certificate of change was filed on 04/14/1997.

A Certificate of Merger and Name Change of FORD CONSUMER FINANCE COMPANY, INC., changing name to ASSOCIATES HOME EQUITY SERVICES, INC. was filed on 12/03/1997.

I further certify, that no other certificates have been filed by such corporation.

Witness my hand and the official seal of the Department of State at the City of Albany, this 04th day of December one thousand nine hundred and ninety-seven.

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