

618849

ARTICLES OF MERGER  
Merger Sheet

900003074749--8

MERGING:

NationsCredit Consumer Services, Inc.  
 NationsCredit Finance Group, Inc.  
 NationsCredit Financial Services Corporation of Alabama  
 NationsCredit Financial Services Corporation of America  
 NationsCredit Financial Services Corporation of Florida  
 NationsCredit Financial Services Corporation of Virginia  
 NationsCredit Mortgage Corporation of Florida  
 NationsCredit Home Equity Corporation of Kentucky  
 NationsCredit Home Equity Corporation of Virginia  
 NationsCredit Home Equity Services Corporation  
 EquiCredit Corporation/ALA. & MISS.  
 EquiCredit Corporation of AR  
 EquiCredit Corporation of AZ  
 EquiCredit Corporation of CT  
 EquiCredit Corporation of DC  
 EquiCredit Corporation of DE  
 EquiCredit Corporation of FL  
 EquiCredit Corporation of GA  
 EquiCredit Corporation of IA  
 EquiCredit Corporation of ID  
 EquiCredit Corporation of Illinois  
 EquiCredit Corporation of IN  
 EquiCredit Corporation of KY  
 EquiCredit Corporation of LA  
 EquiCredit Corporation of MA  
 EquiCredit Corporation of ME  
 EquiCredit Corporation of MN  
 EquiCredit Corporation of NC  
 EquiCredit Corporation of NE  
 EquiCredit Corporation of NV  
 EquiCredit Corporation of NY  
 EquiCredit Corporation of Ohio  
 EquiCredit Corporation of OR  
 EquiCredit Corporation of SC  
 EquiCredit Corporation of TN  
 EquiCredit Corporation of UT  
 EquiCredit Corporation of VA  
 EquiCredit Corporation of VT  
 EquiCredit Corporation of WA  
 EquiCredit Corporation of WI  
 EquiCredit Mortgage Loan Company  
 EQCC of TN, Inc.  
 OS Securities Corp.  
 Rhode Island/EquiCredit Corporation

AL F95000004962  
 DE  
 AL  
 NC F92000000260  
 FL P920000003096  
 VA  
 FL P920000003102  
 KY  
 VA  
 DE P37493  
 FL P940000017616  
 AR  
 AZ  
 CT  
 DC  
 DE  
 FL 618849  
 GA  
 IA  
 ID  
 IL  
 IN  
 KY  
 LA  
 MA  
 ME  
 MN  
 NC  
 NE  
 NV  
 NY  
 OH  
 OR  
 SC  
 TN  
 UT  
 VA  
 VT  
 WA  
 WI  
 WA  
 TN  
 DE  
 RI

into

NATIONSCREDIT FINANCIAL SERVICES CORPORATION, a North Carolina  
entity F92000000258

File date: November 1, 1999 , effective November 30, 1999

Corporate Specialist: Susan Payne