

P92000003096

ARTICLES OF MERGER  
Merger Sheet

200003074742--0

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 P92000003096  
VA  
FL P92000003102  
KY  
VA  
DE P37493  
FL P94000017616  
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