F01000001645

CT CORPORATION SYSTEM

CORPORATION(S) NAME

(1) Western Credit Services Co., Inc.

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-03/26/01--01114--026
*****78.75 *****78.75

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TALLAHASSEE, FLORIDA

( ) Profit ( ) Nonprofit	( ) Amendment	( ) Merger
( ) Foreign	( ) Dissolution/Withdrawal ( ) Reinstatement	( ) Mark
( ) Limited Partnership ( ) LLC	( ) Annual Report ( ) Name Registration ( ) Fictitious Name	( ) Other ( ) Change of RA ( ) UCC
( ) Certified Copy	( ) Photocopies	( ) CUS
( ) Call When Ready (x) Walk In ( ) Mail Out	( ) Call If Problem ( ) Will Wait	( ) After 4:30 (x) Pick Up

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

Name
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Document
Examiner _____
Updater _____
Verifier _____
W.P. Verifier _____

3/26/01

Order#: 3898359

Ref#: _____

Amount: $_____

3/26

660 East Jefferson Street
Tallahassee, FL 32301
Tel. 850 222 1092
Fax 850 222 7615

A CCH LEGAL INFORMATION SERVICES COMPANY

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

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1. Western Credit Services Co.
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. Oregon
(State or country under the law of which it is incorporated)

3. 93-1025328
(FEI number, if applicable)

4. November 4, 1988
(Date of incorporation)

5. Perpetual
(Duration: Year corp. will cease to exist or "perpetual")

6. March 15, 2001
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. 8900 Grand Oak Circle, Tampa, Florida 33637-1050
(Current mailing address)

8. Consumer Finance
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. **Name and street address of Florida registered agent:** (P.O. Box or Mail Drop Box NOT acceptable)

Name: C T Corporation System

Office Address: 1200 South Pine Island Road

Plantation, Florida, 33324
(Zip code)

10. **Registered agent's acceptance:**

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

C T Corporation System
Barbara A Burke
(Registered agent's signature)

BARBARA A. BURKE
SPECIAL ASSISTANT SECRETARY

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

A. **DIRECTORS (Street address only - P.O. Box NOT acceptable)**

Chairman: See attached list of Directors

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

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B. **OFFICERS (Street address only - P.O. Box NOT acceptable)**

President: See attached list of Officers

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Beverly Thurston
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Beverly Thurston, Assistant Secretary
(Typed or printed name and capacity of person signing application)

WESTERN CREDIT SERVICES CO.

an Oregon corporation, d/b/a Washington Mutual Finance

DIRECTORS: James R. Garner
Henry F. Shigley
Gardner E. Whiting, III

FIRST NAME	LAST NAME	OFFICER	RESIDENCE	RESIDENCE CITY	STATE	ZIP	% Ownership
HENRY F.	SHIGLEY	PRESIDENT	17822 OSPREY POINTE PLACE	TAMPA	FL	33647	0
JAMES R.	GARNER	SR.VP, SECY & GENERAL COUNSEL	17952 CACHET ISLE DR	TAMPA	FL	33647	0
GARDNER E.	WHITING III	SR. VP & CHIEF MARKETING OFFICER	17417 HEATHER OAKS PLACE	TAMPA	FL	33647	0
RICHARD M.	LEVY	SR. VP & CHIEF FINANCIAL OFFICER	12118 SE 21ST STREET	SEATTLE	WA	98101	0
JACK W.	POUNDS	SR. VICE PRESIDENT	17804 ARBOR GREEN DR.	TAMPA	FL	33629	0
SEAN	ROWLES	SR. VICE PRESIDENT	345 BAYSHORE BLVD #1902	TAMPA	FL	33606	0
JOHN J.	VARDO	SR. VICE PRESIDENT	19252 STONECREST LANE	YORBA LINDA	CA	92886	0
ANGELA	VEKSLER	SR. VP & CHIEF INFORMATION OFFICER	17806 RIDGE WAY COURT	TAMPA	FL	33647	0
R. ELVIS	GODDARD	SR. VICE PRESIDENT	10205 GARDEN ALCOVE DR	TAMPA	FL	33647	0
GREENE (ED)	ASHURST	SR. VICE PRESIDENT	739 TALLAHASSE DR NE	ST PETERSBURG	FL	33702	0
FREDERICK C.	BURNS	SR. VICE PRESIDENT	5410 AVENUE SIMONE	LUTZ	FL	33549	0
TIMOTHY	HOEFT	VICE PRESIDENT	3826 GRAND FORKS DR	LAND O' LAKES	FL	34639	0
LISA F.	CAFFREY	VICE PRESIDENT	9302 KNIGHTSBRIDGE COURT	TAMPA	FL	33647	0
LAWRENCE	QUINN	VICE PRESIDENT	5206 SILVER CHARM TERRACE	WESLEY CHAPEL	FL	33544	0
JERRY	BURDITT	VICE PRESIDENT	10518 SAN TRAVASO DRIVE	TAMPA	FL	33647	0
DANIEL P.	LEARY	VICE PRESIDENT	22849 BAY CEDAR DRIVE	LAND O' LAKES	FL	34639	0
ROBERT	POWER	VICE PRESIDENT	6451 RENWICK CIRCLE	TAMPA	FL	33647	0
BARBARA	DARLING	VICE PRESIDENT	26 ROCKWOOD ROAD	PENSACOLA	FL	32514	0
R. SCOTT	FREDEY	VICE PRESIDENT	5563 OAKMONT DRIVE	PACE	FL	32571	0
BETSY	HANSON	VICE PRESIDENT	2220 DOVEFIELD DRIVE	PENSACOLA	FL	32534	0
CRAIG	STEIN	VICE PRESIDENT, CONTROLLER & TREASURER	3907 W CORONA ST	TAMPA	FL	33629	0
SAMUEL	ASBURY IV	VICE PRESIDENT	9538 SARDIS GLEN DR	MATTHEWS	NC	28105	0
MARK	HADERLIE	VICE PRESIDENT	16202 SUN SUMMIT DRIVE	RIVERSIDE	CA	92503	0
CATHERINE M.	ADAMS	VICE PRESIDENT & ASST. SECRETARY	3212 ALCOTT AVE	PLANT CITY	FL	33567	0
GLENN	BELTON	VICE PRESIDENT	27939 LINCOLN PL	WESLEY CHAPEL	FL	33544	0
HOLLY	KREST	VICE PRESIDENT	6001 PALM SHADOW WAY #1038	TAMPA	FL	33647	0
A.J.	NATTANS JR	VICE PRESIDENT	4309 WHITE LEAF CT	PENSACOLA	FL	32504	0
JOYCE M.	RAIDLE	VICE PRESIDENT & DEPUTY GEN'L COUNSEL	4952 EBENSBURG DRIVE	TAMPA	FL	33647	0
MARY	DOBSON	VICE PRESIDENT	19213 AUTUMN WOODS AVE	TAMPA	FL	33647	0
DENIS	MALONE	VICE PRESIDENT	1041 SHADOW BRANCH DR.	TAMPA	FL	33647	0
ROBERT H.	MILES	VICE PRESIDENT	1733 266th WAY S.E.	ISSAQUAH	WA	98029	0
MICHELLE	COE	VICE PRESIDENT	12519 SE 41ST PLACE, B302	BELLEVUE	WA	98006	0
RICHELLE	COLLEY	ASSISTANT SECRETARY	1113 BELLEGROVE PL	CHARLOTTE	NC	28270	0

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FIRST NAME	LAST NAME	OFFICER	RESIDENCE	RESIDENCE CITY	STATE	ZIP	% Ownership
SARA	ELENS	ASSISTANT SECRETARY	1193 ELLISON DRIVE	PENSACOLA	FL	32503	0
BEVERLY	THURSTON	ASSISTANT SECRETARY	2303 HIGHLANDER WAY	VALRICO	FL	33594	0

Washington Mutual Finance Corporation, a Delaware corporation, is the sole shareholder of Western Credit Services Company, an Oregon corporation with offices at Hidden River Corporate Park, 8900 Grand Oak Circle, Tampa, Florida 33637-1050.

Washington Mutual Finance Corporation, formerly Aristar, Inc. (the "Company"), incorporated in Delaware in 1986 as a successor to a company incorporated in 1927, is a holding company headquartered in Tampa, Florida whose subsidiaries are engaged in the consumer financial services business. All of the Company's equity securities are owned indirectly by Washington Mutual, Inc. ("Washington Mutual").

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CERTIFICATE

State of Oregon

OFFICE OF THE SECRETARY OF STATE
Corporation Division

I, BILL BRADBURY, Secretary of State of Oregon, and Custodian of the Seal of said State, do hereby certify:

WESTERN CREDIT SERVICES CO.
was
incorporated
under the Oregon
Business Corporation Act
on
August 4, 1988
and is active on the records of the Corporation Division as of the date of this certificate.

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In Testimony Whereof, I have hereunto set my hand and affixed hereto the Seal of the State of Oregon.

BILL BRADBURY, Secretary of State

By Debra L Virag
Debra L. Virag
March 22, 2001

1201