

Division of Corporations Page 1 of 1
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Florida Department of State
Division of Corporations
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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BASIC AMENDMENT

FIRST VIRGINIA CREDIT SERVICES, INC.

Certificate of Status	0
Certified Copy	0
Page Count	03
Estimated Charge	\$35.00

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DIVISION OF CORPORATIONS

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PROFIT CORPORATION
APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE AMENDMENT TO
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA
(Pursuant to s. 607.1504, F.S.)

SECTION I
(1-3 MUST BE COMPLETED)

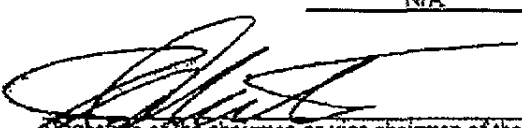
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(Document number of corporation (if known))

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1. First Virginia Credit Services, Inc.
(Name of corporation as it appears on the records of the Department of State)
2. Virginia 3. 01/07/2002
(Incorporated under laws of) (Date authorized to do business in Florida)

SECTION II
(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? 10/10/2003
5. BB&T Credit Services, Inc.
(Name of corporation after the amendment, adding suffix "corporation," "company," or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation)
6. If the amendment changes the period of duration, indicate new period of duration.
N/A
(New duration)
7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.
N/A
(New jurisdiction)
- 
(Signature of the chairman or vice chairman of the board, president, or any officer, or if the corporation is in the hands of a receiver, trustee, or other court-appointed fiduciary, by that fiduciary)
- November 7, 2003
(Date)
- John E. Chimento
(Typed or printed name)
- President & CEO
(Title)

Commonwealth of Virginia

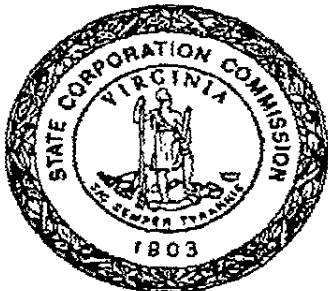


State Corporation Commission

I Certify the Following from the Records of the Commission:

The name of FIRST VIRGINIA CREDIT SERVICES, INC. was changed to BB&T Credit Services, Inc. pursuant to a certificate of amendment issued by the Commission effective as of October 10, 2003.

Nothing more is hereby certified.



*Signed and Sealed at Richmond on this Date:
November 7, 2003*

Joel H. Peck

Joel H. Peck, Clerk of the Commission