



THE UNITED STATES
CORPORATION
COMPANY

F 960000001906

ACCOUNT NO. : 072100000032

REFERENCE : 240598 5029334

AUTHORIZATION :

Patricia P. [Signature]

COST LIMIT : \$ 35.00

ORDER DATE : January 29, 1997

ORDER TIME : 9:59 AM

ORDER NO. : 240598-040

CUSTOMER NO: 5029334

CUSTOMER: Ms. Lori Long
T.a.r. Preferred Mortgage
19782 Macarthur Blvd.
Suite 250
Irvine, CA 92715

UUUUU2105840--7

DOMESTIC AMENDMENT FILING

NAME: T.A.R. PREFERRED MORTGAGE
CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF AMENDMENT
 RESTATED ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Christopher Smith

EXAMINER'S INITIALS: _____

FILED
97 MAR -6 AM 10:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
97 MAR -6 AM 10:37
DIVISION OF CORPORATION

NC
CRB
4/4

RECEIVED

97 APR -3 PM 4:15



RESUBMIT

Please give original
submission date as file date.

FLORIDA DEPARTMENT OF STATE

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS

Sandra B. Mortham
Secretary of State

March 6, 1997 TALLAHASSEE, FLORIDA

CSC

TALLAHASSEE, FL

SUBJECT: T.A.R. PREFERRED MORTGAGE CORPORATION
Ref. Number: F96000001906

97 MAR 27 PM 3:54

We have received your document for T.A.R. PREFERRED MORTGAGE CORPORATION and the authorization to debit your account in the amount of \$35.00. However, the document has not been filed and is being returned for the following:

The name designated in your document is not available. Therefore, the corporation must adopt an alternate name for use in the state of Florida. To adopt an alternate name the corporation must submit a corporate resolution by the board of directors adopting the alternate name for use in the state of Florida. Please note the corporate resolution must be signed by the chairman, vice chairman, or an officer of the corporation. The alternate name must contain a corporate suffix. Such suffixes include: Corporation, Corp., Incorporated, Inc., Company, and CO.

Please RETURN ALL DOCUMENTATION to the ATTENTION of the DOCUMENT SPECIALIST indicated.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6903.

Nancy Hendricks
Corporate Specialist

Letter Number: 097A00011563

* Name on #5 of
Amendment application
must match the name
on Certificate from
California

RESUBMIT

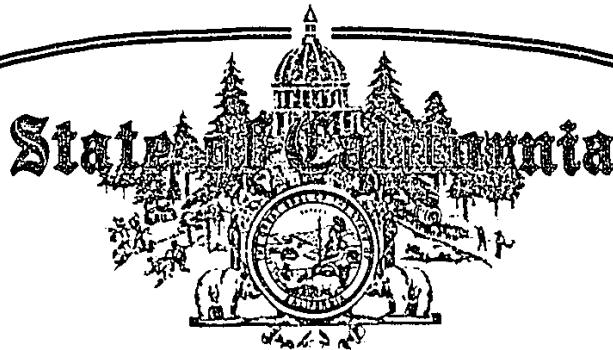
Please give original
submission date as file date.

* Resolution
must be
submitted with
application for
amendment.

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

**APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE
AMENDMENT TO APPLICATION FOR AUTHORIZATION TO TRANSACT
BUSINESS IN FLORIDA**

Title



SECRETARY OF STATE

I, BILL JONES, Secretary of State of the State of California, hereby certify:

That on the 31st day of December, 1996,

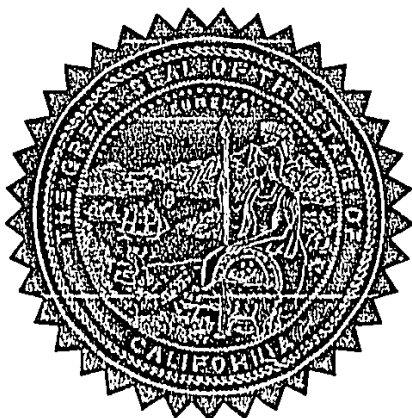
there was filed in this office a(n) CERTIFICATE OF AMENDMENT

whereby Article I of the Articles of Incorporation of

T.A.R. PREFERRED MORTGAGE CORPORATION

a California corporation, was amended to set forth a change of corporate name to

PREFERRED CREDIT CORPORATION



IN WITNESS WHEREOF, I execute
this certificate and affix the Great
Seal of the State of California this
31st day of January, 1997.

Bill Jones
Secretary of State

RESOLUTION OF BOARD OF DIRECTORS

FILED
APR -02'97 AM 10:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned Walter E. Villaume, do hereby certify
that this Resolution of the Board of Directors of Preferred Credit Corporation,
a corporation duly organized and existing under the laws of the State of California,
was duly adopted on April 1, 19 97.

Resolved, that Preferred Credit Corporation, organized
and existing in the State of California, hereby adopts the
name Preferred Consumer Credit Corporation for use in Florida.

Dated: 4/2/97



Signature of at least one director