

May 10, 2000

Florida Department of State  
Division of Corporations  
Amendment Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

FILED  
00 MAY 22 PM 1:19  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

RE: Corporate Name Change – Registration #G99201900316

Dear Sir or Madam:

Attached please find the following to change our corporate name from Fidelity Mortgage Funding, Inc. to **LowCostLoan.com, Inc.**

- Completed Application for Profit Corporation to file amendment;
- Original certificate from the state of incorporation evidencing the amendment;
- Corporate Resolution empowering Executive Vice President/Chief Operating Officer to sign document;
- Check in the amount of \$35.00 for the filing fee along with this cover letter.

Please return the amended certificate of authority to my attention at the following address:

**LowCostLoan.com, Inc.**  
7004 West Butler Pike  
Ambler, PA 19002  
Attn: Regina Wessner, AVP

9000003262048--5  
-05/22/00--01113--012  
\*\*\*\*\*35.00 \*\*\*\*\*35.00

If you require any other information, please contact me at 215-648-3533 or fax to 215-648-3521 or E-mail to [reginaw@fmfi.com](mailto:reginaw@fmfi.com).

Sincerely,

Regina Wessner, AVP  
Manager  
Quality Control & Compliance

NC  
6-6-00  
PMS

ATTACHMENTS

**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)**

1. Fidelity Mortgage Funding, Inc., d/b/a LowCostLoan.com  
Name of corporation as it appears on the records of the Department of State.
2. Delaware 3. 7-3-97  
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? 1-6-2000
5. LowCostLoan.com, 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

M. W. Koehl  
Signature

May 10, 2000  
Date

Michael W. Koehl  
Typed or printed name

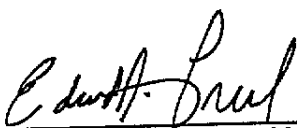
Executive Vice President/Chief Operating  
Title Officer

*State of Delaware*  
*Office of the Secretary of State* PAGE 1

---

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT THE SAID "FIDELITY MORTGAGE FUNDING, INC.", FILED A CERTIFICATE OF AMENDMENT, CHANGING ITS NAME TO "LOWCOSTLOAN.COM, INC.", THE SIXTH DAY OF JANUARY, A.D. 2000, AT 9 O'CLOCK A.M.



  
Edward J. Freel, Secretary of State

2715636 8320

001224159

AUTHENTICATION: 0424186

DATE: 05-08-00