

F99000002446

DOW FINANCIAL CORPORATION

257 Colonade Circle
Naples, FL 34103

(941) 430-1324

James A. Carthaus, President

400002947784--7
-08/02/99--01124--014
*****52.50 *****52.50

July 29, 1999

Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314-6327

RE: Dow Financial Corporation, doing business in FL. as eDow Financial Corporation
Document # F99000002446

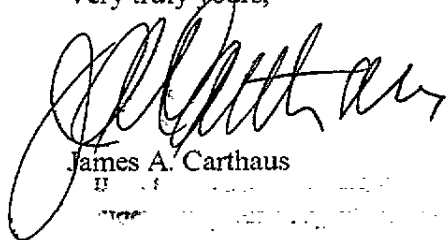
FILED
99 AUG -2 PM 1:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Gentlemen:

I understand from calling the Amendment Section today that the name Dow Financial Corporation is now available in Florida.

Enclosed please find a Corporate Resolution adopting the name Dow Financial Corporation in Florida in lieu of eDow Financial Corporation, as well as our check for \$52.50 for the filing fee, certified copy and certificate of status.

Very truly yours,


James A. Carthaus

Drop 2ba

T. LEWIS AUG 10 1999

RESOLUTION OF BOARD OF DIRECTORS

(Please print or type)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned James A. Carthaus do hereby certify
(Name)

that this Resolution of the Board of Directors of Dow Financial Corporation doing business

in Florida as Edow Financial Corporation
(Corporate Name)

a corporation duly organized and existing under the laws of the State of Delaware,

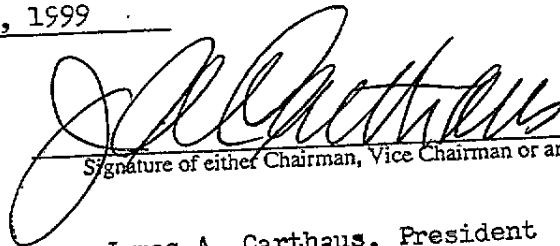
was duly adopted on July 29, 1999.

Be it resolved, that Dow Financial Corporation
(Corporate Name)

organized and existing in the State of Delaware, hereby drop doing business

name of Edow Financial Corporation for use in Florida,

Dated: July 29, 1999



Signature of either Chairman, Vice Chairman or any officer

James A. Carthaus, President

Type or print name