



THE UNITED STATES  
CORPORATION  
COMPANY

F99000002551

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DIVISION OF CORPORATIONS  
99 MAY 18 PM 4: 57

ACCOUNT NO. : 072100000032

REFERENCE : - 242158 4378663

AUTHORIZATION :

Patricia Pizut

COST LIMIT : \$ 70.00

ORDER DATE : May 17, 1999

ORDER TIME : 2:22 PM

ORDER NO. : 242158-005

CUSTOMER NO: 4378663

CUSTOMER: Ms. Adele Goldstein  
Copelco Financial Services  
700 East Gate Drive  
P.O. Box 5404  
Mt. Laurel, NJ 080545404

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FOREIGN FILINGS

NAME: E-REFI FINANCIAL SERVICES, INC

XXXX QUALIFICATION (TYPE: CO)

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY  
XX PLAIN STAMPED COPY  
XX CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Angie Glisar

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5/18/99

# APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACTION BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING  
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACTION BUSINESS IN THE  
STATE OF FLORIDA:

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1. E-REFI Financial Services, Inc.  
(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. Delaware 3. 25-1811137  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 5/15/99 5. Perpetual  
(Date of Incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification  
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.155, F.S.))

7. \_\_\_\_\_

One International Plaza, 3rd floor, Philadelphia, PA 19113  
(Current mailing address)

8. Direct consumer lending (secured loans) and all other lawful business a  
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)  
corporation may conduct.

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

Name: Corporation Service Company

Office Address: 1201 Hays Street

Tallahassee, Florida, 32301  
(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.

Corporation Service Company

By: Carol Dole Asst. V.P.  
(Registered agent's signature)

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: \_\_\_\_\_

Address: \_\_\_\_\_

Vice Chairman: See attached.

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

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

President: \_\_\_\_\_

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. Michael C. Ritter

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

14. Michael C. Ritter, President

(Typed or printed name and capacity of person signing application)

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**FRANKLIN ACCEPTANCE CORPORATION**

**PRINCIPAL OFFICERS:**

NAME	TITLE	RESIDENCE	BUSINESS
Michael C. Ritter	President	77A Bullock Road Chaddsford, PA 19317	One International Plaza, 3 <sup>rd</sup> floor, Philadelphia, PA 19113
Joe Nachbin	Executive VP	34 W. High Ridge Road Cherry Hill, NJ 08003	Same as above

**EXECUTIVE DIRECTOR:**

NAME	TITLE	RESIDENCE	BUSINESS
Ian J. Berg	Director	100 Fries Lane Cherry Hill, NJ 08003	700 East Gate Drive #400 Mt. Laurel, NJ 08054

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*State of Delaware*  
*Office of the Secretary of State*

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I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "E-REFI FINANCIAL SERVICES, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE SEVENTEENTH DAY OF MAY, A.D. 1999.

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 SECRETARY OF CORPORATIONS  
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*Edward J. Freel*

*Edward J. Freel, Secretary of State*

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AUTHENTICATION:

9747311

DATE:

05-17-99