

REFERENCE : -242158

AUTHORIZATION

COST LIMIT : \$ 70.00

ORDER DATE : May 17, 1999

300002879243

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

FOREIGN FILINGS

NAME: E-REFI FINANCIAL SERVICES, INC

XXXX QUALIFICATION (TYPE: CO)

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Angie Glisar

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

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

4	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 State or country under the law of which it is incorporated) 25-1811137 (FEI number, if applicable)							
4.	(Date of incorporation) 5. Perpetual (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.								
8.	Direct consumer rending (secur <u>ed</u> roams) and air other rawrar sustness a							
9.	(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: 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.

	(Street address only- P.O. Box NOT acceptable)	
Chairman:	-	O - O - O - O - O - O - O - O - O
Address:	·	4/2 ~
		- 3
Vice Chairman:	See attached.	
Address:		
Director:		
Address:		
Address:		
3. OFFICERS (St	reet address only- P.O. Box NOT acceptable)	
\		
Secretary:		
Address:		
Treasurer:		
NOTE: If necessary, and/or directors.	you may attach an addendum to the application listing additional	officers
13. <u>Mu</u>	ature of Chairman, Vice Chairman, or any officer listed in number 12 of th	e application.)
•	ael C. Ritter, President	

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

FRANKLIN ACCEPTANCE CORPORATION

PRINCIPAL OFFICERS:

I MINCH ALL OFFICE	•			
NAME	TITLE	RESIDENCE	BUSINESS	夕 9
Michael C. Ritter	President	77A Bullock Road Chaddsford, PA 19317	One International Plan 3 rd floor, Philadelphia, PA 191	م م
Joe Nachbin	Executive VP	34 W. High Ridge Road Cherry Hill, NJ 08003	Same as above	£.
		1		1 1

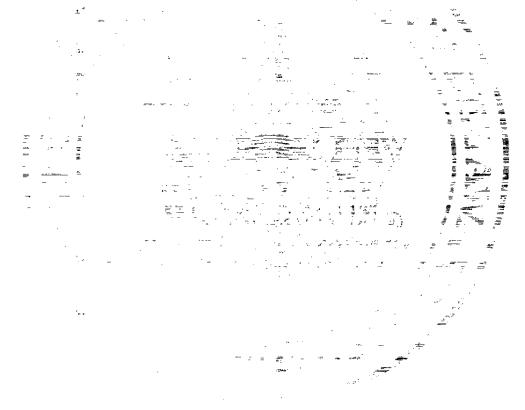
EXECUTIVE DIRECTOR:

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

State of Delaware

Office of the Secretary of State

I. EDWARD J. FREEL. SECRETARY OF STATE OF THE STATE DELAWARE, DO HEREBY CERTIFY "E-REFI FINANCIAL SERVICES, INC. DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND 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.





Edward J. Freel, Secretary of State

DATE:

AUTHENTICATION:

9747311

991194519

2897208

8300

05-17-99