

F99000002551



FILED  
OCT -5 / PM 1:37  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032  
REFERENCE : 394993 7189772  
AUTHORIZATION : *Patricia Pijet*  
COST LIMIT : \$ 35.00

ORDER DATE : October 1, 1999

ORDER TIME : 10:32 AM

ORDER NO. : 394993-045

300003005663--1

CUSTOMER NO: 7189772

CUSTOMER: Ms. Adele S. Goldstein  
Flagship Credit Corporation  
Third Floor  
One International Plaza  
Philadelphia, PA 19113

FOREIGN FILINGS

NAME: E REFI FINANCIAL SERVICES,  
INC.

XX PROFIT  
       NON-PROFIT

XX CORPORATE  
       LIMITED PARTNERSHIP

XXXX AMENDMENT

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Mimi Stephens

RECEIVED  
99 OCT -5 AM 11:35  
TALLAHASSEE, FLORIDA  
SECRETARY OF STATE

*N.C.*  
C. COULLETTE OCT 0 5 1999

*File 2nd*

**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. E-REFI FINANCIAL SERVICES, INC.  
Name of corporation as it appears on the records of the Department of State.
2. Delaware Incorporated under laws of 3. 5/18/99 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? 9/7/99
5. AUTO REFI FINANCIAL SERVICES, 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

FILED  
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

  
Signature

9/21/99  
Date

Michael C. Ritter  
Typed or printed name

President  
Title

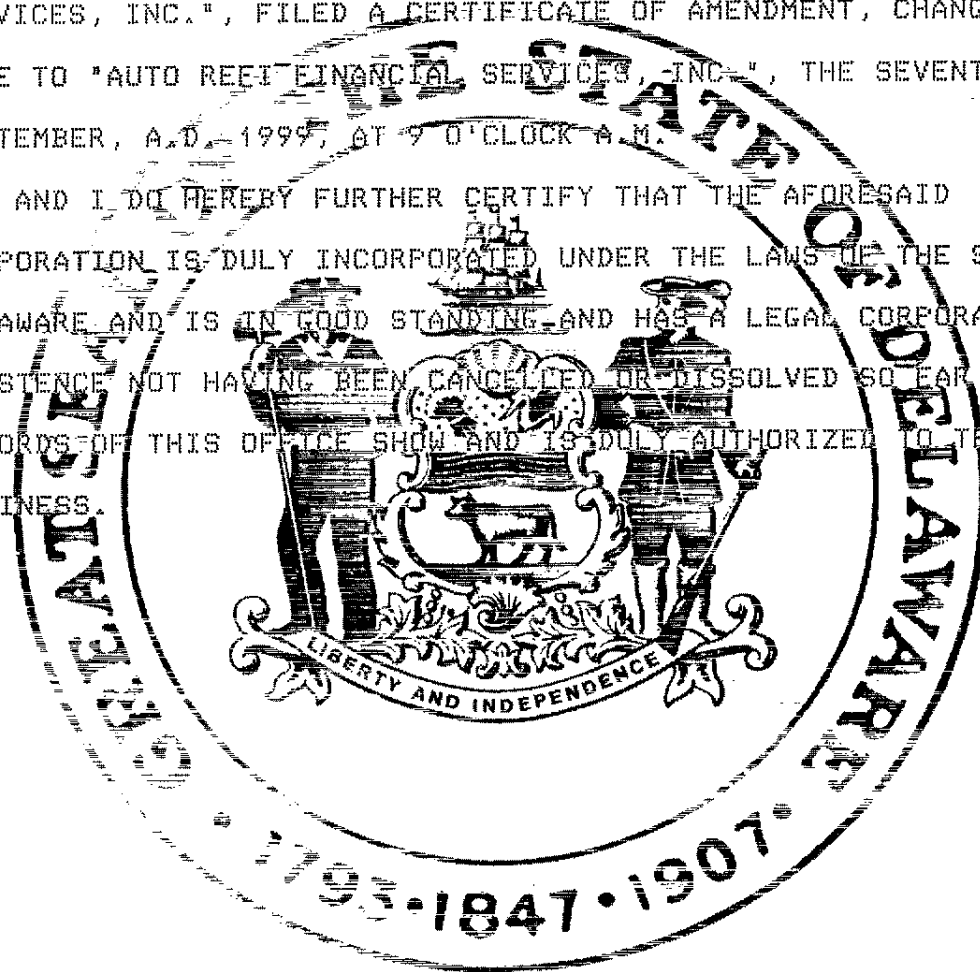
*State of Delaware*  
*Office of the Secretary of State*

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PAGE 1

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT THE SAID "E-REFI FINANCIAL SERVICES, INC.", FILED A CERTIFICATE OF AMENDMENT, CHANGING ITS NAME TO "AUTO REFI FINANCIAL SERVICES, INC.", THE SEVENTH DAY OF SEPTEMBER, A.D. 1999, AT 9 O'CLOCK A.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE AFORESAID CORPORATION IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE NOT HAVING BEEN CANCELLED OR DISSOLVED SO FAR AS THE RECORDS OF THIS OFFICE SHOW AND IS DULY AUTHORIZED TO TRANSACT BUSINESS.



*Edward J. Freel*

Edward J. Freel, Secretary of State

AUTHENTICATION:

2897208 8320

DATE: 0005875

991416690

10-04-99