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LIMITED LIABILITY AMENDMENT

ANSWER, L.L.C.

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ARTICLES OF AMENDMENT TO ARTICLES OF ORGANIZATION OF ANSWER, L.L.C.

Pursuant to Section 608.411 of the Florida Business Corporation Act, ANSWER, L.L.C., a Florida limited liability company (the "Company"), hereby adopts the following Articles of Amendment to its Articles of Organization (the "Articles of Amendment"):

- 1. The name of the limited liability company is ANSWER, L.L.C.
- The date of filing of the Articles of Organization of the Company was June 12, 2001.
- 3. Article I of the Company's Articles of Organization is amended by deleting the provisions thereof in their entirety and by substituting therefore the following paragraph:

"ARTICLE!

The name of the Limited Liability Company is British Mortgages Abroad, LLC."

4. The Amendment shall become effective on the date these Articles of Amendment are filed with the Department of State of the State of Florida.

Signed this 20th day of October, 2003.

CREDIT CHARGE (UK) LIMITED, Manager of ANSWER, L.L.C.

By:

Name: A. G. McoRJ

Title: DI externo R

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