Melbourne/Palm Bay Joel E. Boyd

James P. Beadle Thomas P. McGarrell Douglas D. Marks Stephen E. Spira

5205 Babcock Street, NE Palm Bay, Florida 32905 Telephone: (321) 725-5000 Facsimile: (321) 724-6008

Please Reply To:

6767 N. Wick Melbourne, Florida 32940 Telephone: (321) 751-6030 Facsimile: (321) 751-6035

Melbourne/ Palm Bay Office

July 11, 2002

Secretary of State Division of Corporations 409 E. Gaines Street Tallahassee, FL 32399

*****25.00 *****25.00

Re: BEST RATE DIRECT PARTNERS CORE, L.L.C. 1-02-15893

Enclosed please find original and one copy of the Articles of Amendment of Best Rate Direct Partners Core, LLC for the above-referenced Limited Liability Corporation and check in the amount of \$25.00 payable to the Secretary of State representing the filing fee.

Please return the extra copy of the Articles of Amendment to me once they have been recorded.

If you have any questions or require further information, please advise.

Thank you for your assistance in this matter.

Sincerel

É. SPIRA

Enclosures

ARTICLES OF AMENDMENT BEST RATE DIRECT PARTNERS CORE, LLC

Pursuant to the provisions of Section 608.411, Florida Statutes, BEST RATE DIRECT

PARTNERS CORE, LLC adopts the following articles of amendment to its articles of organization:

FIRST:

Amendment adopted:

Article I- Name is hereby amended to read as follows:

The name of this limited liability company is:

BEST RATE DIRECT MORTGAGE, LLC

SECOND:

If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself are as follows:

NONE

THIRD:

The date of each amendment's adoption:

July 10, 2002

FOURTH:

Adoption of Amendment(s): The amendment(s) were approved by the members

The number of votes casts for the amendment(s) were sufficient for approval.

Signed this 10th day of July, 2002.

STATE OF FLORIDA COUNTY OF BREVARD

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the aforementioned State and County to take acknowledgments and administer oaths, personally appeared, JASON T. SHORTES, who is personally known to me to be the person described in and executed the foregoing Articles of Amendment and he acknowledged before me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 10th day of July, 2002.

\\Chris\chris\Current Client Files\Best Rate Direct Partners I, LLC\ARTICLES OF AMENDMENT.doc