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MORTGAGE CORPORATION

6211 CENTREVILLE ROAD, SUITE 800, CENTREVILLE, VA 20121-2635 TEL: (703) 802-8000 FAX: (703) 802-8001

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If you have any questions about the attached paperwork from

Carteret Mortgage Corporation, please contact:

Barbara J. Ziegler
Director of Licensing and Compliance
Carteret Mortgage Corporation
15502 Vine Cottage Drive
Centreville, VA 20120-3750

Email: licensing@carteretmortgage.com

Tel No.: (703) 818-1880 Fax No.: (703) 818-9000

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02 OCT 18 ATTI: 34

October 17, 2002

OVERNIGHT COURIER

Comptroller of Florida 101 East Gaines Street, Suite B-23 Tallahassee, FL 32399-0350

Re: Encore Mortgage, LLC

Articles of Amendment for name change

Dear Sir or Madam:

Enclosed please find the original Articles of Amendment to Articles of Organization of Encore Mortgage, LLC, fully executed. Also a check made payable to the Florida Department of State in the amount of \$55.00, which represents \$25.00 filing fee and \$30.00 Certified copy. Please forward the certified copy to my attention.

If you have any questions or need additional documentation, please do not hesitate to contact me at (305) 223-9966, x7253 or by e-mail at carmentojeiro@uamc.com.

Yours truly,

Carmen D. Tojeiro

Licensing, Manager/Compliance Officer

CDT/II

Enclosures

Universal American

Mortgage Company

700 N.W. 107 Avenue 3rd Floor Miami, Florida

33172

(305) 223-9966

fax (305) 553-5022

ARTICLES OF AMENDMENT TO ARTICLES OF ORGANIZATION OF

Encore Mortgage, LIC

(A Florida Limited Liability Company)	
FIRST: The date of filing of the articles of organization was July 18, 2002	
SECOND: The following amendment(s) to the articles of organization was/were adopted to liability company:	by the limited
Article FIRST is amended to change the name of the limited liability o	anderny to:
Built Around You Mortgage, IIC.	
Dated October 16 2002	FILLED 02 OCT 22 AN IO:00 SECRETARY OF STATE TALLAHASSEE, FLORIDA
Dated course in the second cou	
Signature of a member or authorized representative of a member	**************************************
Peter J. Straweer - Executive Vice President. Typed or printed name of signee	<u> </u>

Filing Fee: \$25.00