129 NW 25th Terrace Ft Lauderdale, FL 33311 Tel: (954) 979-5500 Fax: (954) 979-9398

July 24, 2001

Division of Corporations Amendment Section P.O. Box 6327 Tallahassee, FL 32314

Re:

Name Change

To Whom It May Concern:

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Enclosed please find the following:

- Articles of Amendment to Articles of Incorporation, for Convenience Xpress Sales Company, Inc.
- Check in the amount of \$52.50 for the filing fee, certified copy of amendment and certificate of status.

Please return all documents to the following address:

129 NW 25th Terrace Ft Lauderdale, FL 33311 Tel: (954) 979-5500

Thank you.

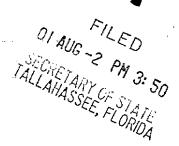
Reuben Rogatinsky

Incorporator

01 AUG -2 PM 3: 50 SECRETARY OF STATE ALLAHASSEE ET SATE

Amend

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



Convenience Xpress Sales Company, Inc.

(present name)

Document Number: P01000014524

(Document Number of Corporation (If known)

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

Article I is being amended to read as follows:

The name of the corporation shall be:

Express Mortgage & Loan, Inc.

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:

Not Applicable

THIRD:	The date of each amendment's adoption:	1
FOURTH:	Adoption of Amendment(s) (CHECK ONE)	`
	The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.	
	The amendment(s) was/were approved by the shareholders through voting groups. The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):	4
	"The number of votes cast for the amendment(s) was/were sufficient	
	for approval by(voting group)	haran .
	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.	
Ø	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.	
	Signed this 24 day of July 2001	, 1
Signature		1 m 2 m
	(By the Chairman of Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)	<i>(*</i>
	OR	
	(By a director if adopted by the directors)	
	OR	
•	(By an incorporator if adopted by the incorporators)	
	Reuben Rogatinsky	,
	(Typed or printed name)	
,	Incorporator	
	(Title)	., .