



AMERICAN BUSINESS
FINANCIAL SERVICES INC.

BalaPointe Office Centre
111 Presidential Boulevard
Bala Cynwyd, PA 19004
(610) 668-2440 • 1-800-776-4001

P10148

December 21, 2000

VIA UPS OVERNIGHT MAIL

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

To Whom it May Concern:

Please find enclosed a Certificate of Amendment for the Certificate of Authority of the Foreign Corporation "New Jersey Mortgage and Investment Corporation", which is amending its name to: "American Business Mortgage Services, Inc."

Also enclosed, you should find a check for the appropriate filing fee as well as sufficient evidence of certification from the State of Domicile, New Jersey.

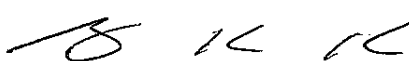
Please forward evidence of filing to:

Greg K. Kuroda, Esquire
American Business Financial Services
111 Presidential Boulevard
Suite 103
Bala Cynwyd, PA 19004

100003513271--0
-12/25/00--01093--025
*****43.75 *****43.75

If there are any questions or problems with this filing, please immediately contact Greg Kuroda, Esquire at 610-949-7043.

Sincerely,


Greg K. Kuroda

GKK/amk
Enclosures

FILED
00 DEC 26 AM 8:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

N/C

T BROWN JAN - 8 2001

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.)

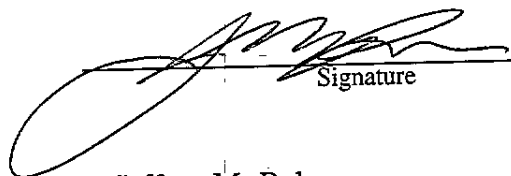
SECTION I
(1-3 MUST BE COMPLETED)

FILED
00 DEC 26 AM 8:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1. New Jersey Mortgage and Investment Corp.
Name of corporation as it appears on the records of the Department of State.
2. New Jersey
Incorporated under laws of
3. 8/24/94
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? 11/17/00
5. American Business Mortgage 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.
- _____
New Duration
7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.
- _____
New Jurisdiction



Signature

12/1/00

Date

Jeffrey M. Ruben

Typed or printed name

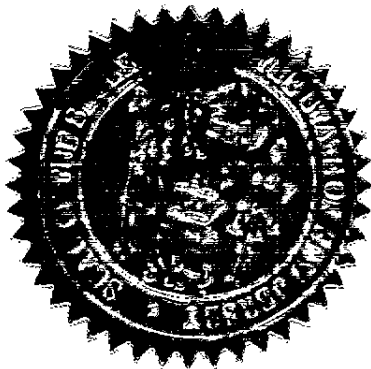
Executive Vice President and General Counsel

Title

STATE OF NEW JERSEY
DEPARTMENT OF TREASURY
CERTIFICATE OF NAME CHANGE

AMERICAN BUSINESS MORTGAGE SERVICES, INC.

*I, the Treasurer of the State of New Jersey,
do hereby certifiy, that on November 17, 2000,
a name change certificate was duly filed in this
office, changing the business name from:
New Jersey Mortgage and Investment Corp.
to:
American Business Mortgage Services,
Inc..*



IN TESTIMONY WHEREOF, I have
hereunto set my hand and
affixed my Official Seal
at Trenton, this
19th day of December, 2000

Roland M Machold

Roland M Machold
Treasurer