

P920000003102

ARTICLES OF MERGER
Merger Sheet

400003074744--4

MERGING:

NationsCredit Consumer Services, Inc.
NationsCredit Finance Group, Inc.
NationsCredit Financial Services Corporation of Alabama
NationsCredit Financial Services Corporation of America
NationsCredit Financial Services Corporation of Florida
NationsCredit Financial Services Corporation of Virginia
NationsCredit Mortgage Corporation of Florida
NationsCredit Home Equity Corporation of Kentucky
NationsCredit Home Equity Corporation of Virginia
NationsCredit Home Equity Services Corporation
EquiCredit Corporation/ALA. & MISS.
EquiCredit Corporation of AR
EquiCredit Corporation of AZ
EquiCredit Corporation of CT
EquiCredit Corporation of DC
EquiCredit Corporation of DE
EquiCredit Corporation of FL
EquiCredit Corporation of GA
EquiCredit Corporation of IA
EquiCredit Corporation of ID
EquiCredit Corporation of Illinois
EquiCredit Corporation of IN
EquiCredit Corporation of KY
EquiCredit Corporation of LA
EquiCredit Corporation of MA
EquiCredit Corporation of ME
EquiCredit Corporation of MN
EquiCredit Corporation of NC
EquiCredit Corporation of NE
EquiCredit Corporation of NV
EquiCredit Corporation of NY
EquiCredit Corporation of Ohio
EquiCredit Corporation of OR
EquiCredit Corporation of SC
EquiCredit Corporation of TN
EquiCredit Corporation of UT
EquiCredit Corporation of VA
EquiCredit Corporation of VT
EquiCredit Corporation of WA
EquiCredit Corporation of WI
EquiCredit Mortgage Loan Company
EQCC of TN, Inc.
OS Securities Corp.
Rhode Island/EquiCredit Corporation

AL F95000004962
DE
AL
NC F92000000260
FL P920000003096
VA
FL P920000003102
KY
VA
DE P37493
FL P940000017616
AR
AZ
CT
DC
DE
FL 618849
GA
IA
ID
IL
IN
KY
LA
MA
ME
MN
NC
NE
NV
NY
OH
OR
SC
TN
UT
VA
VT
WA
WI
WA
TN
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into

NATIONSCREDIT FINANCIAL SERVICES CORPORATION, a North Carolina
entity F92000000258

File date: November 1, 1999, effective November 30, 1999

Corporate Specialist: Susan Payne