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BASIC AMENDMENT

LIBERTY MORTGAGE OF SOUTH FLORIDA, INC.

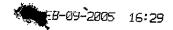
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SECRETARY OF STATE TALLAHASSEE. FLORIDA

ARTICLES OF AMENDMENT OF ARTICLES OF INCORPORATION OF LIBERTY MORTGAGE OF SOUTH FLORIDA, INC.

Pursuant to the provisions of Section 607.1006, Florida Statutes, Liberty Mortgage of South Florida, Inc., a Florida corporation, hereby amends its Articles of Incorporation, as follows:

Article I is hereby amended to read:

ARTICLE I

The name of the corporation shall be Liberty Home Lending, Inc.

The foregoing Amendment to the Articles of Incorporation were approved and adopted by all the Directors on February 9, 2005 and shareholder action was not required in accordance with Florida Statutes.

IN WITNESS WHEREOF, one of the Directors of this Corporation has executed these Articles of Amendment this 9th day of February, 2005.

Richard A. Phillips, Director

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