

Crystal Arbors, Inc.
Phone 954-437-9266
Post Office Box 821008
South Florida, Florida
33028

P94000090771

February 24, 1998

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Florida Department of State
Jim Smith
Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

FILED
98 FEB 27 PM 1:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
20000240602-3
-02/27/98-01060-011
*****35.00 *****35.00

Dear Mr. Smith:

Reference: **Change of Corporation Name**

Enclosed are the Articles of Amendment for **Crystal Arbor's, Inc.** name change to **American Standard Mortgage, Inc.** the articles are duly signed by the president and the registered agent ratify said name change. Attached are two copies of articles of amendment to the corporations minutes. Enclosed is a self-addressed envelope so that you can return one copy of with the state seal attached to the document.

Further you'll find a check in the amount of thirty-five dollars to cover the necessary fees in this matter.

Your prompt attention to this matter would be most appreciative. Thanking you in advance for your cooperation.

Cordially

Phil Perry

MC
CRG
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ARTICLES OF AMENDMENT

The Officer and Director, representing 100% of the stock of Crystal Arbors, Inc., chartered under the laws of the State of Florida, on the 15 day of December 1994 under document number P94000090771, did in a meeting, held on the 12th. day of February 1998, unanimously agree and vote to change the name of the corporation to:

American Standard Mortgage, Inc.

The street address and the mailing address of the corporation and it's registered agent shall be:

Suite 205
9595 North Kendal Drive
Miami, Florida 33176

And the name of the Registered Agent remains the same:

Bruce Newman

the name and address of the sole incorporator is:

Phil Perry, 9595 North Kendall Drive, Suite 205. Miami Florida 33176

IN WITNESS WHEREOF, the President, sole incorporator and stockholder of the corporation, has caused this instrument to be executed this 12th. day of February, 1998.

Phil Perry, Sole Director and stockholder, owner o 100% of said corporation.

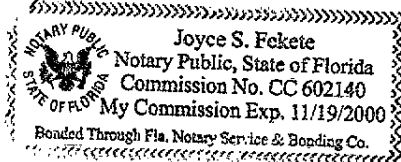
STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE ME, A NOTARY in and for the State of Florida, this day personally appeared Phil Perry, to me known to be the person described in and who executed the foregoing instrument and acknowledged before me the execution thereof for the uses and purposes therein stated and expressed. WITNESS MY HAND AND OFFICIAL SEAL at Broward County, Florida, this day of 23 February, 1998.

HAVING BEEN RETAINED as the Register Agent for the renamed corporation I hereby accept the continued responsibility of said office and agree to comply with the provisions of the Florida Statutes as same pertain office of Registered Agent.

Joyce S. Fekete



Personally Known to me

Bruce Newman

Bruce Newman, Registered Agent

FILED
98 FEB 27 PM 1:06
TALLAHASSEE, FLORIDA
SECRETARY OF STATE