



**MORTGAGE LOAN
ASSOCIATES, INC.**

Licensed Correspondent Lender

8660 College Parkway • Suite 400 • Fort Myers, Florida 33919 • Office (941) 432-1500 • Fax (941) 432-9304

October 3, 1997

Florida Department of State
Division of Corporations
Amendment Section
P.O. Box 6327
Tallahassee Florida 32314

100002312801--9
-10/06/97--01122--009
*****35.00 *****35.00

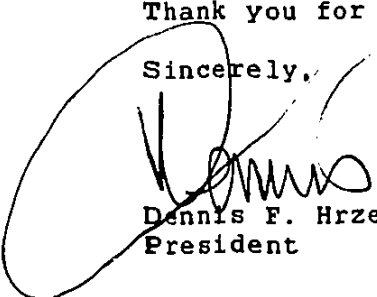
Re: Mortgage Equity Services, Inc.

Enclosed please find the first amendment to the Articles of Incorporation for the above captioned corporation, effecting a name change to Mortgage Loan Affiliates, Inc.

Please acknowledge receipt of same, and our check in the amount of \$35.00 for the filing fee.

Thank you for your prompt attention to this matter.

Sincerely,


Dennis F. Hrzenak
President

FILED
97 OCT -6 AM 9:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA



See 10/9
n/c Amend
Voted "Best Mortgage Company" in S.W. Florida



ARTICLES OF AMENDMENT OF
MORTGAGE EQUITY SERVICES, INC.

FILED
97 OCT -6 AM 9:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I of the Articles of Incorporation of Mortgage
Equity Services, Inc. Shall be amended to read as follows:

ARTICLE I - Name

The name of the corporation shall be:

MORTGAGE LOAN AFFILIATES, INC.

All other paragraphs and articles of the ARTICLES OF
INCORPORATION shall remain unchanged.

The foregoing amendment was approved by the shareholders,
the number of votes cast for the amendment being sufficient for
approval.

The foregoing amendment was adopted on the 3rd Day of
October, 1997.

Signed this third day of October, 1997.

Signature Shieleen Bailey .

Name Shieleen Bailey .

Title President .

October 3, 1997

Florida Department of State
Division of Corporations
Amendment Section
P.O. Box 6327
Tallahassee, Florida 32314

Re: Mortgage Equity Services, Inc.

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Please acknowledge receipt of same, and our check in the amount of \$35.00 for the filing fee.

Thank you for your prompt attention to this matter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Shirleen Bailey".

Shirleen Bailey
President



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October 6, 1997

State of Florida
Division of Corporations
P.O. Box 6327
Tallahassee, Florida
Attn: Darleen

Re: Mortgage Equity Services, Inc. name change
to Mortgage Loan Associates, Inc.

Dear Darleen,

As we discussed on the telephone today, enclosed you will find new articles of amendment covering the above captioned subject. This is intended to replace a previously forwarded amendment together with the \$35.00 filing fee which was executed by the wrong officer.

I appreciate your cooperation and assistance in this matter.

Best regards,

Dennis F. Hrzenak



Voted "Best Mortgage Company" in S.W. Florida

