

P99000066432

March 3, 2000

VIA FEDERAL EXPRESS

Secretary of State
Divisions of Corporations
409 East Gaines Street
Tallahassee, Florida 32301

RE: Reliant Mortgage Corp. / Articles of Amendment

Dear Sir or Madam:

Enclosed for filing is the original and one copy of the Articles of Amendment of Articles of Incorporation of Reliant Mortgage Corp., along with our check, in the amount of \$78.75 for the fee for filing and a certified copy. Please return the certified copy of the Articles of Amendment to the undersigned as soon as possible in the enclosed, self-addressed, Federal Express envelope.

Your early attention to this matter will be appreciated.

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-03/03/00--01097--014
*****78.75 *****78.75

Very truly yours,


TALI MARGALIT

encls.

RELIANT FINANCIAL COMPANY
9550 Bay Harbor Terrace
Suite 214
Bay Harbor Terrace, FL 33154

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 MAR -3 AM 10:51

Amend & name change
LFT
3-17-2000

ARTICLES OF AMENDMENT

OF

RELIANT MORTGAGE CORP.

**FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS**

00 MAR -3 AM 10:51

1. The name of the corporation at this time is RELIANT MORTGAGE CORP.

2. The Articles of Incorporation of the Corporation were filed with the Florida Department of State on July 27, 1999 under Document Number P99000066432, under the name Reliant Mortgage Corp.

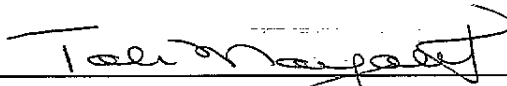
3. The Corporation's sole Director, Tali Margalit, approved the following amendments this 29th day of February, 2000 by written consent, as no shareholder action is required to do so:

A. That Article I of the Articles is hereby modified to provide that the Corporation's name shall hereinafter be "RELIANT FINANCIAL COMPANY", and the Corporation's address shall be 9550 Bay Harbor Terrace, Suite 214, Bay Harbor Islands, Florida 33154; and

B. That the amendments made hereunder shall be effective, as allowed by Florida law, on the earlier of (i) the date hereof, or (ii) the date of filing of these Articles of Amendment with the Florida Department of State.

D. The registered agent of the Corporation shall be Tali Margalit, and the registered office of the Corporation shall be located at 9550 Bay Harbor Terrace, Suite 214, Bay Harbor Islands, Florida 33154.

IN WITNESS WHEREOF, the sole incorporator of the Corporation has executed these
Articles of Amendment this 29th day of February, 2000.


TALI MARGALIT, as sole director

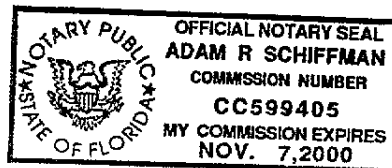
STATE OF FLORIDA :
: SS.
COUNTY OF MIAMI-DADE :

BEFORE ME, a Notary Public authorized in County and State set forth above, personally
appeared Tali Margalit, to me known to be the person who, as sole Director, executed the foregoing
Articles of Amendment, and she acknowledged before me that she executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the
County and State aforesaid, this 29th day of February, 2000.


NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires:

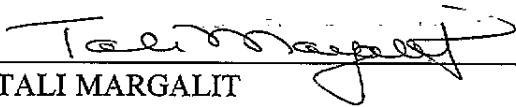


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ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in Paragraph D of these Articles of Amendment, the undersigned hereby agrees to act in this capacity, and further agrees to comply with the complete discharge of his duties.

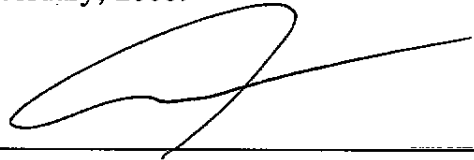
DATED this 29th day of February, 2000.


TALI MARGALIT

STATE OF FLORIDA :
: SS.
COUNTY OF MIAMI-DADE :

BEFORE ME, a Notary Public authorized in County and State set forth above, personally appeared Tali Margalit, known to me and known to be the person who, as Registered Agent, executed the foregoing Articles of Amendment, and she acknowledged before me that she executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, this 29th day of February, 2000.


NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires:

