

**SECOND AMENDMENT TO THE
ARTICLES OF INCORPORATION OF
S & S FINANCIAL, INC.**

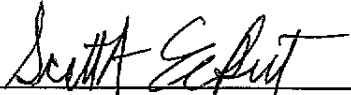
- I. The name of the corporation is S & S FINANCIAL GROUP, INC. (the "Corporation"), which was incorporated on November 15, 1990, under document number S 13238.
- II. Article I of the Articles of Incorporation is hereby amended to read as follows:

"ARTICLE I - NAME

The name of the corporation shall be Mortgage Reserve Corporation, whose principal and mailing address is 5761 N. Andrews Way, Ft. Lauderdale, FL 33309."

- III. The foregoing amendment was adopted unanimously by all of the directors and shareholders of the Corporation on October 2, 1998.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Amendment to the Articles of Incorporation this 2nd day of October, 1998.



Scott A. Eckert, Director

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA