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ID Number: 000006403



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Office of the Secretary of State
Corporations Division
148 W. River Street
Providence, Rhode Island 02904-2615

BUSINESS CORPORATION

ARTICLES OF AMENDMENT TO THE
ARTICLES OF INCORPORATION

2009 SEP 14 AM 11:33

Pursuant to the provisions of Section 7-1.2-905 of the General Laws of Rhode Island, 1956, as amended, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:

1. The name of the corporation is Advanced Financial Services, Inc.
2. The shareholders of the corporation (or, where no shares have been issued, the board of directors of the corporation) on September 4, 2009, in the manner prescribed by Chapter 7-1.2 of the General Laws, 1956, as amended, adopted the following amendment(s) to the Articles of Incorporation:

[Insert Amendment(s)]

(If additional space is required, please list on separate attachment)

The name of the corporation shall hereby be changed to Embrace Home Loans, Inc.

3. As required by Section 7-1.2-105 of the General Laws, the corporation has paid all fees and taxes.
4. These Articles of Amendment shall be effective upon filing unless a specified date is provided which shall be no later than the 90th day after the date of this filing October 26, 2009

Under penalty of perjury, I declare and affirm that I have examined these Articles of Amendment, including any accompanying attachments, and that all statements contained herein are true and correct.

Date: September 11, 2009

Signature of Authorized Officer of the Corporation

Deanna M. Roy, Secretary

Type or Print Name of Authorized Officer

11:33
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By 98737

ADVANCED FINANCIAL SERVICES, INC.

Unanimous Written Consent of Sole Shareholder

September 4, 2009

The undersigned, being the sole shareholder of Advanced Financial Services, Inc., a Rhode Island corporation (the "Corporation"), hereby consents to the following actions without the necessity of a formal meeting, said consent being given in accordance with the By-Laws of the Corporation and the Rhode Island Business Corporation Act, as amended, as of the date written above:

Articles of Amendment to the Articles of Incorporation

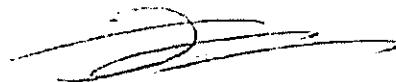
RESOLVED: That the Corporation amend its Articles of Incorporation, by filing the Articles of Amendment to the Articles of Incorporation of the Corporation in substantially the form attached hereto as Exhibit A, to change the name of the Corporation to "Embrace Home Loans, Inc."

**FURTHER
RESOLVED:** That the appropriate officers of the Corporation are, and each hereby is, authorized and directed on behalf of the Corporation to execute and deliver the Articles of Amendment to the Articles of Incorporation of the Corporation and to take all other actions they deem necessary or appropriate to effectuate the transactions contemplated therein, including the filing of same with the Secretary of State of Rhode Island.

Ratification

RESOLVED: That all actions taken and things done by the officers of the Corporation in connection with and in furtherance of the purposes and intent of the foregoing resolution are hereby ratified, confirmed, adopted and approved.

IN WITNESS WHEREOF, the undersigned, being the sole shareholder of the Corporation, have executed this consent as of the date first written above.



Dennis F. Hardiman, Shareholder