

70371

Filing Fee: \$10.00

FICTITIOUS BUSINESS NAME STATEMENT

To the Secretary of State
of the State of Rhode Island

Pursuant to the provisions of Section 7-1.1-7.1 of the General Laws, 1956, as amended, the undersigned corporation hereby submits the following statement for authority to transact business in the State of Rhode Island under a fictitious name:

FIRST: Fictitious Business name to be used NationsCredit Home Equity Services

SECOND: Name of applicant corporation NationsCredit Financial Services Corporation

THIRD: Incorporated under the laws of North Carolina

FOURTH: Date of incorporation 11/09/92

FIFTH: Business in which engaged Finance Lending

SIXTH: Address of registered office within Rhode Island CT Corporation System,
123 Dyer Street, Providence, RI 02903

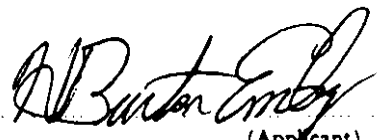
SEVENTH: Applicant is otherwise qualified to do business in the State of Rhode Island.

Dated September 20, 19 95

FILED

OCT 10 1995

By ASJ #55
149804


(Applicant)
By H. Burton Embry
Its Vice President

CONSENT TO USE OF NAME

NationsCredit Commercial Corporation, a corporation organized under the laws of the State of North Carolina, hereby consents to the assumed name registration of NationsCredit Financial Services Corporation, doing business under the assumed name of NationsCredit Home Equity Services in the State of Rhode Island.

IN WITNESS WHEREOF, the said NationCredit Commercial Corporation has caused this consent to be executed by its vice president and attested under its corporate seal by its asst. secretary, this 2nd day of October 1995 .

NationsCredit Commercial Corporation

By P. J. Naghshineh
P. J. Naghshineh
Vice President

Attest:

L. A. Lutz
L. A. Lutz
Asst. Secretary

(SEAL)