ARTICLES OF AMENDMENT

<u>TO</u>

ARTICLES OF INCORPORATION OF ELECTRONIC BILLING SERVICES, INC.

Pursuant to the provisions of Section 10-2A-113 of the Code of Alabama, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:

FIRST: The name of the corporation has heretofore been known as Electronic Billing Services, Inc.

SECOND: The following Amendment of the Articles of Incorporation was adopted by the shareholders of the corporation on the 3/3/2 day of March, 1992, in the manner prescribed by the Alabama Business Corporation Act.

- The name of the corporation is hereby changed from Electronic Billing Α. Services, Inc. to Regal Mortgage Corporation.
- Article III of the Articles of Incorporation are hereby amended to add as В. additional purposes of the corporation the following:
 - To engage in the business, either as principal, broker, agent, or 3.7 otherwise, on commission or otherwise, of lending money and otherwise dealing in or with the lending of money, and in any manner whatsoever, mortgages, notes, security interests, collateral agreements, and all other contracts respecting the lending of money and the obtaining of collateral.
 - To act, as principal, agent, broker or otherwise, and on 3.8 commission or otherwise, to arrange for credit or loans to individuals, partnerships, corporations, associations, joint ventures, and other entities, secured and unsecured; to advance loans secured by mortgages or other liens on real estate or personal property, or unsecured; to act as a loan broker; to act as a mortgage lender; to do every suitable, necessary, appropriate, convenient and incidental act to the conduct of a loan brokerage or mortgage lending business.

THIRD: All of the shareholders of the corporation, owning One Hundred percent (100%) of the outstanding shares, voted in favor of such amendment and no shareholder voted against such amendment.

DATED this 3/2 day of March, 1992.

ELECTRONIC BILLING SERVICES, INC.

Its President

By: Janue Cfall
Its Secretary

STATE OF ALABAMA COUNTY OF SHELBY

I, THE UNDERSIGNED, a Notary Public in and for said county in said state do hereby certify that Thomas F. Hall, II, whose name as President of Electronic Billing Services, Inc., a corporation, and Janice C. Hall, whose name as Secretary of Electronic Billing Services, Inc., a corporation, are signed to the foregoing Articles of Amendment to Articles of Incorporation of Electronic Billing Services, Inc. and who are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing document they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation and that the statements therein contained are true.

Given under my hand and official seal this $3/s \neq 1$ day of March, 1992.

Notary Public

IOMATE EN PROCESSO (PROTES O PARA LA COMA A**T LA ROZ.** 1000 C. 14 MAINTE DE COMENTADO (COMENTA SE A **1995.** PARASERO DE COMENTO DE LA REBUSES DE CONTENIRA RE**RS**.

STATE OF ALABAMA

SECULARIZATION OF THE PROPERTY OF THE PROPERTY

I, Billy Joe Camp, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions of Section 10-2A-26, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as

Regal Mortgage Corporation

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Tom Hall, 1155 Riverchase Rkwy W., Birmingham, AL 35244 for a period of one hundred twenty days beginning March 30, 1992 and expiring July 29, 1992.



available:

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

March 30, 1992

Date

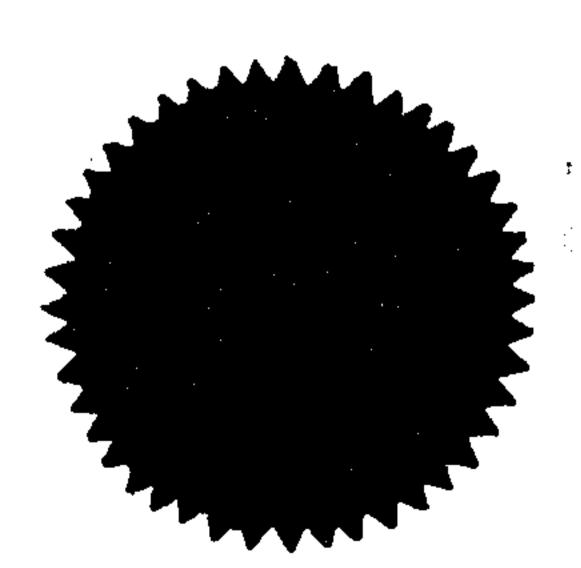
Billy Joe Camp

Secretary of State

State of Alabama

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CERTIFICATE OF AMENDMENT
$\bigcirc F$
ELECTRONIC BILLING SERVICES, INC. TO REGAL MORTGAGE CORPORATION
The undersigned, as Judge of Probate of Shelby County, State of Alabama,
hereby certifies that duplicate originals of Articles of amendment
of Electronic Billing Services, Inc. to Regal Mortgage Corporation, duly signed
and verified pursuant to the provisions of Section 10-2A-113 of the Alabama
Business Corporation Act, have been received in this office and are found to conform to law.
ACCORDINGLY the undersigned, as such Judge of Probate, and by virtue of the
authority vested in him by law, hereby issues this Certificate of <u>amendment</u>
of Electronic Billing Services, Inc. to Regal Mortgage Corporation, and attaches
hereto a duplicate original of the Articles of amendment
GIVEN Under My Hand and Official Seal on this the 28th day of



" Thomas a. moundary.

Judge of Probate

Inst # 1992-15314

07/28/1992-15314 04:18 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 33.00 004 MCD