

FILE COPY



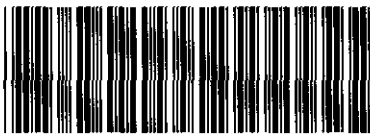
**CERTIFICATE OF INCORPORATION
ON CHANGE OF NAME**

Company No. 4614812

The Registrar of Companies for England and Wales hereby certifies that
CHEVAL PERSONAL LOANS LTD

having by special resolution changed its name, is now incorporated
under the name of
SPRING FINANCE LIMITED

Given at Companies House, Cardiff, the 8th March 2006



C046148127



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

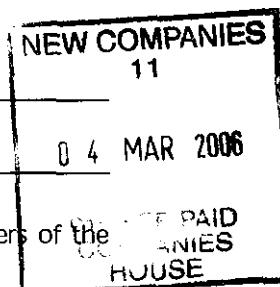


Companies House
— for the record —

SPECIAL RESOLUTION ON CHANGE OF NAME
COMPANIES ACTS

006175 10

COMPANY NUMBER 4614812
COMPANY NAME CHEVAL PERSONAL LOANS LIMITED



At an Extraordinary General *~~Annual General~~* General * Meeting of the members of the above named company, duly convened and held at:

Stanmore House, 15-17 Church Rd, Stanmore, Middlesex
HA 7 4AR

on the 24TH day of FEBRUARY 20 06

The following Special Resolution was duly passed:

That the name of the Company be changed to:

NEW NAME SPRING FINANCE LIMITED

Signature: [Signature]
Chairman, Director, Secretary or Officer of the Company



Notes:

- The resolution must be delivered to Companies House within 15 days of it being passed.
- A £10 fee is required to change the name (cheques made payable to "Companies House").
- Have you checked whether the new name is available at www.companieshouse.gov.uk ?
- Please provide the name and address to which the certificate is to be sent.