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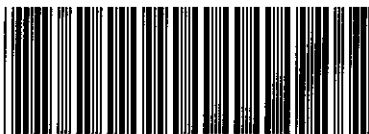
**CERTIFICATE OF INCORPORATION
ON CHANGE OF NAME**

Company No. 4956669

The Registrar of Companies for England and Wales hereby certifies that
HALLCO 970 LIMITED

having by special resolution changed its name, is now incorporated
under the name of
THE FREEDOM MORTGAGE NETWORK LIMITED

Given at Companies House, Cardiff, the 16th December 2003



C04956669F



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES



Companies House
— for the record —

HC006B

Company No: 4956669

COMPANIES ACTS 1985 TO 1989
PRIVATE COMPANY LIMITED BY SHARES
WRITTEN RESOLUTION
of
HALLCO 970 LIMITED
(the "Company")
(Passed on /04 December 2003)

We, the undersigned, being the members of the Company who at the date of this resolution are entitled to received notice of and to attend and vote at a general meeting of the Company convened for the purpose of considering and passing the resolution set out below pass the following resolution which shall, pursuant to section 381A Companies Act 1985 (as amended) be as valid and effective for all purposes as if the same had been duly passed at a general meeting of the Company duly convened and held.

SPECIAL RESOLUTION

That the name of the Company be changed to "The Freedom Mortgage Network Limited".

Dated:

Sophie Bookes

 HL Secretaries Limited

Sophie Bookes

 HL Directors Limited

