

FILE COPY



**CERTIFICATE OF INCORPORATION
ON CHANGE OF NAME**

Company No. 4986587

The Registrar of Companies for England and Wales hereby certifies that

TREKCHARM PUBLIC LIMITED COMPANY

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

EQUITY RELEASE FUNDING (NO.4) PLC

Given at Companies House, London, the 2nd July 2004



C049865871



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES



Companies House

— for the record —

No: 4986587



THE COMPANIES ACT 1985 (AS AMENDED)

Company limited by shares

RESOLUTIONS

of

TREKCHARM PUBLIC LIMITED COMPANY (the "Company")

At an Extraordinary General Meeting of the above-named Company duly convened and held on
1st July 2004 the following special resolution was passed.

SPECIAL RESOLUTION

That the name of the Company be changed to Equity Release Funding (No. 4) PLC

A handwritten signature in black ink, appearing to read 'J. Bennett', written over a dotted line.

Chairman of the meeting

CB041200044

