BOOK 195 PAGE 177

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I. ARTICLES OF MERGER 2.	
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ASSOCIATES FINANCIAL SERVICES COMPANY AVOO ACCEPTANCE OF WASHINGTON, INC.	OF WASHINGTON, INC.
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STATE of WASHINGTON



SECRETARY of STATE

I, RALPH MUNRO, Secretary of State of the State of Washington and custodian of its seal,

hereby certify by this certificate that the attached is a true and correct copy of

ARTICLES OF MERGER

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

Merging AVCO ACCEPTANCE OF WASHINGTON, INC. and AVCO INDUSTRIAL LOAN COMPANY into ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

as filed in this office on August 17, 1999.



Date: September 15, 1999

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital



STATE of WASHINGTON



SECRETARY of STATE

I, RALPH MUNRO, Secretary of State of the State of Washington and stodian of its seal, hereby issue this

ARTICLES OF MERGER

tc

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

a Washington Profit corporation,

were filed for record in this office on the date indicated below.

Merging AVCO ACCEPTANCE OF WASHINGTON, INC. and AVCO INDUSTRIAL LOAN COMPANY into ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

UBI Number: 409 011 626

Date: August 17, 1999



Given under my hand and the Seal of the State of Washington at Olympia, the State Capital



Ralph Munro, Secretary of State 16 6

ARTICLES OF MERGER

OF

AVCO ACCEPTANCE OF WASHINGTON, INC. (a Washington corporation)

STATE OF YEAR PROTOI

AUG 171999

AVCO INDUSTRIAL LOAN COMPANY
(a Washington corporation)

AND

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTO1 VC.
(a Washington corporation)

To the Secretary of State State of Washington

Pursuant to the provisions of the Washington Business Corporation Act, the Washington parent business corporation and its Washington wholly-owned subsidiary business corporation named below do hereby submit the following Articles of Merger.

- 1. Annexed hereto and made a part hereof is a Plan of merger for merging Avco Acceptance of Washington, Inc. and Avco Industrial Loan Company into Associates Financial Services Company of Washington, Inc., as approved by the Board of Directors of the parent corporation on July 27, 1999.
- 2. The aforesaid Plan of Merger was adopted in accordance with the provisions of the Washington Business Corporation Act.
- 3. Shareholder approval was not required for the morger.
- 4. The effective time and date of the merger herein provided for shall be 12:01 a.m. on September 1, 1999.

Executed on August 3, 1999.

AVCU ACCEPTANCE OF WASHINGTUN, INC.

BY: Jacen C. Galle Karen L. Robb. Assistant Secretary

AVCO INDUSTRIAL LOAN COMPANY

V: Jaren H John

Karen L. Robb, Assistant Secretary

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

34: Jaren F. John

Karen L. Robb, Assistant Secretary

74: 08/1//1999 - 1655 \$80.00 on 08/17/199 Draw - 08/17/1999 -

PLAN OF MERGER

- 1. Associates Financial Services Company of Washington, Inc., the parent corporation, which is a business corporation of the State of Washington and is the owner of all of the outstanding shares of Avec Acceptance of Washington, Inc. and Avec Industrial Loan Company, the subsidiary corporations, which are also business corporations of the State of Washington, hereby merges Avec Acceptance of Washington, Inc. and Avec Industrial Loan Company into Associates Financial Services Company of Washington, Inc. pursuant to the provisions of the Washington Business Corporation Act.
- 2. The separate existence of Avto Acceptance of Washington, Inc. and Avco Industrial Loan Company shall cease at the effective time and date of the merger and Associates Financial Services Company of Washington, Inc. shall continue its existence as the surviving corporation pursuant to the provisions of the Washington Business Corporation Act.
- 3. The issued shares of Avco Acceptance of Washington, Inc. and Avco Industrial Loan Company shall not be converted in any manner, but each said share which is issued immediately prior to the effective time and date of the merger shall, at the effective time and date of merger, be surrendered and extinguished.
- 4. The Board of Directors and the proper officers of Associates Financial Services Company of Washington, Inc. are hereby authorized, empowered, and directed to do any and all acts and things, and to make, execute, deliver, file, and/or record any and all instruments, papers, and documents which shall be or become necessary, proper, or convenient to carry out or put into affect any of the provisions of this Plan of Merger or of the merger herein provided for