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FILE CSC Tallahassee
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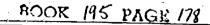
Renum Name & Address: CSC TALLAHASSEE 1201 Hays St. Tallahassee, FL 32301

Attn: Mimi Stephens

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Please print or type information Document Title(s) (or transactions contained therein): 1. ARTICLES OF MERGER Reference Number(s) - (recording number of document being assigned, released, re-recorded, etc.) Grantor - (seiler, assignor, signator) l. State of Washington - Secretary of State Additional names on page___of document. Grantee - (buyer, assignee, notice given to) 1. ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC. 2. AVCO ACCEPTANCE OF WASHINGTON, INC. AVCO INDUSTRIAL LOAN COMPANY Additional names on page_ ___of document. Legal Description - Abbreviated: i.e. lot/block/plat or section/township/range & quarter/quarter N/A for full legal. W2 745 Assessor's Tax Parcel Number N/A Additional parcel numbers on page The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

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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

of

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



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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 issue this

ARTICLES OF MERGER

to

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



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ARTICLES OF MERGER

OF

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

AUG 1 7 1999

AVCO INDUSTRIAL LOAN COMPANY (a Washington corporation)

AND

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC. (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 merger.
- 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.

AVCO ACCEPTANCE OF WASHINGTON, INC.

Karen L. Robb, Assistant Secretary

AVCO INDUSTRIAL LOAN COMPANY

Karen L. Robb, Assistant Secretary

ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.

Karen L. Robb, Assistant Secretary

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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 Avco Acceptance of Washington, Inc. and Avco Industrial Loan Company, the subsidiary corporations, which are also business corporations of the State of Washington, hereby merges Avco Acceptance of Washington, Inc. and Avco 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 Avco 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 effect any of the provisions of this Plan of Merger or of the merger herein provided for.