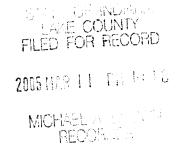
STATE OF INDIANA

COUNTY OF LAKE

2005 018209



CERTIFICATE OF ASSUMED BUSINESS NAME

This is to certify that as of and including April 15, 1996, Homeowners Equity & Realty Corporation, an Indiana Corporation, whose main office and principal place of business is located at 300 W. Ridge Road, Gary, Indiana 46408, has and will be engaged in business in the State of Indiana under the name of HERCO. Said business will be conducted at 300 W. Ridge Road, Gary, Indiana 46408.

IN WITNESS WHEREOF, the undersigned has, through its authorized officer, caused this Certificate to be executed this ______ day of February, 2005.

Document is

NOT O HOMEOWNERS EQUITY & REALTY CORP.

This Document is the property of the Lake Copy ty Verland Fefferman, President

ATTEST:

Laurel Fefferman, Secretary

SUBSCRIBED AND SWORN to before me, a Notary Public in and for said County and State this 2pt day of February, 2005.

NOTARY PUBLIC

My Commission Expires: $z/\delta\delta/\delta$

Resident of Lake County

THIS INSTRUMENT PREPARED BY:

Daniel L. Freeland & Associates, P.C.Komyatte & Freeland, P.C.

2136 45th Avenue Highland, Indiana 46322 cs 10 m