

EXHIBIT 3

BARDEN INVESTMENT MANAGEMENT CORP., LIST OF AFFILIATES

IN THE DISTRICT OF COLUMBIA

Credit Advisors of Washington, D.C., Inc., Second Floor, 1413 "K" Street, N.W., Washington, D.C. 20005. Suite #215, 4165 Branch Avenue, Marlow Heights Shopping Center, Washington, S.E. 20023 (not actually in The District of Columbia).

IN MARYLAND

Credit Advisors of Baltimore, Inc.—Mt. Rainier, Laurel, Hagerstown, Elkton.

IN COLORADO

Credit Advisors of Denver, Inc.—Denver, Pueblo, Colorado Springs, Ft. Collins, Thornton, Lakewood.

IN CONNECTICUT

Credit Advisors of Bridgeport, Inc.—Bridgeport.
Credit Advisors of Hartford, Inc.—Hartford, Waterbury, East Hartford.
Credit Advisors of New Haven, Inc.—New Haven, New London.

IN ILLINOIS

Credit Advisors, Inc.—Peoria, Rockford, Springfield.
Credit Advisors, Inc.—Champaign, Decatur, Moline, Chicago Heights, Danville, Chicago (Southside), Chicago (Westside), Chicago (Loop).

IN INDIANA

Credit Advisors, Inc. of Fort Wayne—Fort Wayne, Gary, South Bend, Elkhart, Hammond, East Chicago.
Credit Advisors, Inc. of Evansville—Evansville, Terre Haute, New Albany, Richmond.
Credit Advisors, Inc.—Indianapolis, Kokomo.

IN IOWA

Credit Advisors of Des Moines, Inc.—Des Moines, Sioux City.
Credit Advisors of Davenport, Inc.—Davenport, Cedar Rapids, Waterloo.

IN MICHIGAN

Union Credit Service, Inc.—Detroit, Inkster, Mt. Clemens, Ann Arbor.
Financial Adjustment Co. of Lansing, Inc.—Jackson.
Financial Adjustment Co. of Grand Rapids, Inc.—Grand Rapids, Saginaw, Bay City, Flint, Kalamazoo.

IN OREGON

Financial Adjustment Co. of Portland, Inc.—Portland.

IN WASHINGTON STATE

Union Credit Service of Washington, Inc.—Seattle, Bremerton, Tacoma, Everett.
Financial Adjustment Co. of Spokane, Inc.—Spokane.

Mr. SISK. How many are there?

Mr. HOLLAND. There are several corporations but we use only three names: Credit Advisers, which we use here in the District; Financial Adjustment Company, which we use mainly in our home State of Michigan; and the name Union Credit Service which we use on the West Coast and Washington State and in Oregon.