

# N98000005858

LEFKOWITZ & BLOOM, P.A.  
ATTORNEYS AND COUNSELORS AT LAW

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\* BOARD CERTIFIED IN TAXATION AND  
MASTER OF LAWS IN ESTATE PLANNING  
+ ALSO ADMITTED IN MASSACHUSETTS

FILED  
99 MAY 17 AM 7:29  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

March 18, 1999

Attn: Corporations Division  
Secretary of State  
Bureau of Corporate Records  
Post Office Box 6327  
Tallahassee, Florida 32314

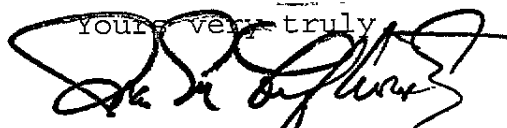
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-03/22/99-01106-013  
\*\*\*\*\*87.50 \*\*\*\*\*43.75

Re: Consumer Debt and Credit Management, Inc.  
Document No. N98000005858

Dear Sir or Madam:

Enclosed are the original and a duplicate copy of Articles of Amendment to Articles of Incorporation of the above proposed corporation. The duplicate copy has been subscribed and acknowledged by the subscriber in the same manner as the original. Please endorse your approval of the Articles of Amendment to Articles of Incorporation on the duplicate copy, and return a certified copy to this office.

A check is also enclosed in the total amount of \$87.50 to cover the \$35.00 filing fee, the \$52.50 fee for the certified copy of the Articles of Amendment to Articles of Incorporation.

Yours very truly  
  
Ivan M. Lefkowitz

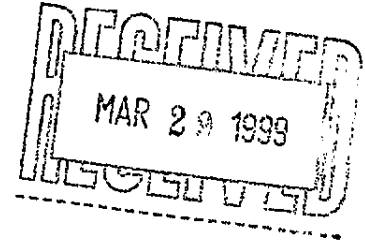
IML:glg  
Enclosures  
cc: George J. Janas, Jr., President

~~0099-7775~~  
N/C  
JB

MAY 19 1999



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State



March 25, 1999

IVAN M. LEFKOWITZ  
430 NORTH MILLS AVE.  
ORLANDO, FL 32803

SUBJECT: CONSUMER DEBT AND CREDIT MANAGEMENT, INC.  
Ref. Number: N98000005858

We have received your document for CONSUMER DEBT AND CREDIT MANAGEMENT, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

If there are NO MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) a statement that there are no members or members entitled to vote on the amendment and (2) the date of adoption of the amendment by the board of directors.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6909.

Velma Shepard  
Corporate Specialist

Letter Number: 799A00015068

*Rec'd 5/17*

**LEFKOWITZ & BLOOM, P.A.**

ATTORNEYS AND COUNSELORS AT LAW

IVAN M. LEFKOWITZ\*  
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\* BOARD CERTIFIED IN TAXATION AND  
MASTER OF LAWS IN ESTATE PLANNING  
+ ALSO ADMITTED IN MASSACHUSETTS  
◆ MASTER OF LAWS IN TAXATION

May 13, 1999

Velma Shepard, Corporate Specialist  
Secretary of State  
Bureau of Corporate Records  
Post Office Box 6327  
Tallahassee, Florida 32314

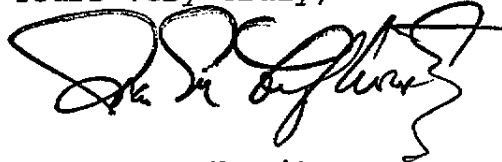
Re: Consumer Debt and Credit Management, Inc.  
Reference No. N98000005858

Dear Sir or Madam:

Enclosed are the original and a duplicate copy of the Articles of Amendment to Articles of Incorporation of the above referenced entity, along with a copy of your letter of March 25, 1999. The duplicate copy has been subscribed and acknowledged by the subscriber in the same manner as the original. Please endorse your approval of the Articles of Amendment to Articles of Incorporation on the duplicate copy, and return a certified copy to this office.

A check in the amount of \$75.00 is being held by your office. If there are any questions, please do not hesitate to contact

Yours very truly,



Ivan M. Lefkowitz

IML:glg  
Enclosures  
cc: George J. Janas, Jr., President

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF  
CONSUMER DEBT AND CREDIT MANAGEMENT, INC.

FILED  
99 MAY 17 AM 7:29  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

CONSUMER DEBT AND CREDIT MANAGEMENT, INC., a not for profit corporation organized and existing under the laws of the State of Florida, under certificate number N98000005858, filed in the office of the Secretary of State on October 13, 1998, hereby certifies as follows:

1. By written action dated the 16th day of March, 1999, the Board of Directors of the corporation adopted the following resolutions:

**RESOLVED**, that the Certificate of Incorporation of CONSUMER DEBT AND CREDIT MANAGEMENT, INC., be amended so as to change the name of the corporation to CONSUMER DEBT COUNSELORS, INC., and that Article I shall be amended to read:

"The name of the corporation shall be  
CONSUMER DEBT COUNSELORS, INC."

2. There are no members or members entitled to vote on the amendment. These Articles of Amendment were approved and adopted by all of the directors of the corporation by said written action.

IN WITNESS WHEREOF, the undersigned President of this corporation has executed these Articles this 12 day of MAY, 1999.

CONSUMER DEBT AND CREDIT MANAGEMENT, INC.

By: 

GEORGE J. JANAS, JR.,  
President

(CORPORATE SEAL)