

Division of Corporations

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Florida Department of State

Division of Corporations

Public Access System

Katherine Harris, Secretary of State

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((H00000037631 9))

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To: Division of Corporations
Fax Number : (850) 922-4000

From: Account Name : COURT ACCESS CENTERS OF AMERICA
Account Number : 075350000541
Phone : (813) 875-1333
Fax Number : (813) 875-2703

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00 JUL 24 PM 12:56

DIVISION OF CORPORATIONS

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

00 JUL 24 PM 3:53

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BASIC AMENDMENT

CREDIT & BANKRUPTCY FOUNDATION, INC.

Table with 2 columns: Description and Value. Rows include Certificate of Status (0), Certified Copy (0), Page Count (01), and Estimated Charge (\$35.00).

Name Change

07-24-00

DC



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

July 19, 2000

Mr. Arthur E. Frank
90 Columbia Drive, Suite A
Tampa, Florida 33606

Dear Mr. Frank:

Re: "Credit & Bankruptcy Educators, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered as to conduct business in the state of Florida.

Sincerely,

Alex Hager
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

Audit # H00000037631
**ARTICLES OF AMENDMENT TO
ARTICLES OF INCORPORATION
OF
CREDIT & BANKRUPTCY FOUNDATION, INC.**

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

First Amendment:

ARTICLE I
Name and Address

The name of this Corporation is:

Credit & Bankruptcy Educators, Inc.

The mailing address and street address of the Corporation are:

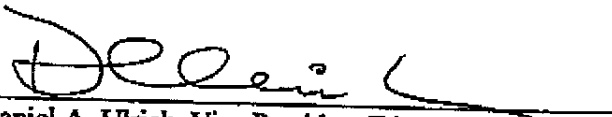
**90 Columbia Dr., Suite A
Tampa, FL 33606**

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00 JUL 24 PM 3:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The Adoption of Amendment(s) was/were adopted by the board of directors on July 18, 2000 without shareholder action and shareholder action was not required.

Signed on July 18, 2000.

Signature¹



Daniel A. Ulrich, Vice President/Director

¹This form was prepared with the assistance of CourtAccess Centers of America Inc., a non-lawyer located at 3249 W Cypress St., Suite C, Tampa, FL 33607, 813-875-1333.