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P99000044100

June 14, 2002

Department of State
Division of Corporations
Corporate Filings
P.O. Box 6327
Tallahassee, FL 32314

FILED
02 JUL 23 PM 1:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dear Sir or Madame:

Enclosed you will find Consent Act of the Board of Directors and Articles of Amendment to Articles of Incorporation of Juntos.com (USA) changing the name of the company to its correspondent filing.

Should you have any further question or comment do not hesitate to contact me.

Sincerely,

Evelyn Rodríguez
Director/Secretary

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FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

June 21, 2002

EVELYN RODRIGUEZ
2665 SOUTH BAYSHORE DR., SUITE 100
MIAMI, FL 33133

SUBJECT: JUNTOS.COM (USA), INC.
Ref. Number: P99000044100

We have received your document for JUNTOS.COM (USA), INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an administratively dissolved/revoked entity. Names of administratively dissolved/revoked entities are not available for one year from the date of administrative dissolution/revocation unless the dissolved/revoked entity provides the Department of State with a notarized affidavit stating that they have no intention of reinstating, therefore, releasing the name for use to another entity.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

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) 245-6916.

Carol Mustain
Corporate Specialist

Letter Number: 802A00040247

**ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
JUNTOS.COM (USA), Inc.
(present name)
P99000044100
Document Number of Corporation**

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

FIRST: Amendment adopted:

Article I. Name, which reads "the name of this Florida corporation is: Juntos.com (USA), Inc.", now will read as follows:

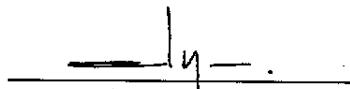
Article I. Name

The name of this Florida corporation is:
EFC Holdings, Inc.

SECOND: The amendment was adopted on June 14, 2002.

THIRD: The amendment was adopted by the Board of Directors without shareholder's action where shareholder's action was not required.

Signed this 14th day of June, 2002.



Evelyn Rodriguez
Director/Secretary

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