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April 13, 1999

Please refer to our file number:

4030-1
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Bureau of Corporate Records
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-04/19/99--01107--018
*****43.75 *****43.75

Re: BC Financial, Inc.

Dear Sir or Madam:

Enclosed please find original and duplicate **Articles of Amendment** to the Articles of Incorporation for the above referenced corporation, together with a check in the amount of \$43.75 to cover the following:

Filing of the Amendment	\$35.00
Certified copy of the Amendment	8.75

Please return the certified copy of the Articles of Amendment to the undersigned.

Very truly yours,

ABEL, BAND, RUSSELL, COLLIER,
PITCHFORD & GORDON, CHARTERED

Gatha Kennedy Milhorn
Corporate Paralegal

Enclosures

FILED
99 APR 19 AM 9:28
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

W/C
DRC
4/21

ARTICLES OF AMENDMENT
TO THE ARTICLES OF INCORPORATION OF
BC FINANCIAL, INC.

FILED
99 APR 19 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, certifies that:

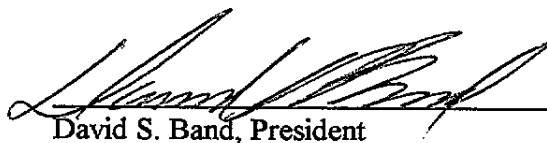
1. He is the President of BC FINANCIAL, INC., a Florida corporation, whose Articles of Incorporation were filed with the Secretary of State, State of Florida, on April 3, 1992.
2. The following amendment to the Articles of Incorporation was unanimously adopted and approved by the Shareholders and the Board of Directors, by written consent in lieu of a meeting, dated March 1, 1999. The number of votes cast by the Shareholders and Directors was sufficient for approval.
3. ARTICLE I of the Articles of Incorporation is hereby amended in its entirety to read as follows:

ARTICLE I - NAME

The name of this Corporation shall be:

DM FINANCIAL, INC.

IN WITNESS WHEREOF, the undersigned President of the Corporation has executed these Articles of Amendment this 1st day of March, 1999.


David S. Band, President