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FILE NO.

07468.033

August 2, 1999

VIA FEDERAL EXPRESS

Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

300002948973--6
-08/03/99-01056-005
*****43.75 *****43.75

Re: SMPC, Inc. d/b/a Swedish Match Premium Cigars Inc.

Dear Sirs:

Enclosed for filing is an application by foreign profit corporation to file amendment to application for authorization to transact business in Florida on behalf of SMPC, Inc., a Delaware corporation that is qualified to transact business in Florida under the name Swedish Match Premium Cigars Inc. Attached to the application is a certificate of fact from the Delaware Secretary of State evidencing the name change of SMPC, Inc. to El Credito Inc.

Once the amendment has been processed, please prepare a certificate of status for corporation.

Also enclosed are my firm's check in the amount of \$43.75 in payment of the required fees (\$35.00 for the amendment and \$8.75 for the certificate of status) and a completed Federal Express airbill for your use in returning the filing evidence and certificate of status to me.

Please call me at 804-697-1281 if you have any questions. Your assistance is appreciated.

8-11-99

Spoke with the attorney & legal assistant the new name of the corporation, is not a spanish name. There is no english translation. This is the name in the state of incorporation. OK per Lynn.

Sincerely,

Tamara N. Taylor
Tamara N. Taylor
Corporate Legal Assistant

/705

Enclosures

cc: Elizabeth G. Hester, Esq. (w/o encl.)
#660562

FILED
99 AUG -3 AM 10:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. LEWIS AUG 11 1999

PROFIT CORPORATION
APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE AMENDMENT TO
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA
(Pursuant to s. 607.1504, F.S.)

SECTION I
(1-3 MUST BE COMPLETED)

FILED
99 AUG -3 AM 10:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1. SMPC, INC., d/b/a SWEDISH MATCH PREMIUM CIGARS, INC.
Name of corporation as it appears on the records of the Department of State.
2. Delaware 3. May 25, 1999
Incorporated under laws of Date authorized to do business in Florida

SECTION II
(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? July 30, 1999

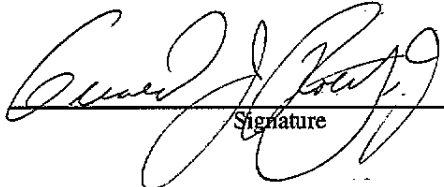
5. El Credito Inc.
Name of corporation after the amendment, adding suffix "corporation" "company" or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation.

6. If the amendment changes the period of duration, indicate new period of duration.

New Duration

7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.

New Jurisdiction



Signature

Gerard J. Roerty, Jr.
Typed or printed name

7/26/99

Date

Secretary

Title

State of Delaware
Office of the Secretary of State PAGE 1

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT THE SAID "SMPC, INC.", FILED A CERTIFICATE OF AMENDMENT, CHANGING ITS NAME TO "EL CREDITO INC.", THE THIRTIETH DAY OF JULY, A.D. 1999, AT 12 O'CLOCK P.M.




Edward J. Freel, Secretary of State

AUTHENTICATION:

3027139 8320

DATE: 9896613

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