



Global Network USA marketing, inc.

5301 north federal highway • suite 240 • boca raton, florida 33487 • ~~1-888-348-5777~~

"Marketing & Customer Service Specialists for the Credit Counseling Industry"

Division of Corporations
Amendment Section
P.O.Box 6327
Tallahassee, FL 32314

April 17, 2000

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-04/20/00-01058-019
105.00 **52.50

To whom it may concern:

Article Amendment for G.N.U.S.A. Marketing, Inc.
Name change to: **Global Network USA Marketing, Inc.**
President/Secretary/Treasurer: William L. Brown
Address: 5301 N. Federal Hwy. Suite 240, Boca Raton, FL 33487

Filing Fee @ \$35.00
Certified copy of Amendment @ \$ 8.75
Certificate of Status @ \$8.75

FILED
00 APR 20 PM 3:35
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Article of Amendment for J.S. Credit Group, Inc.
Name change to: **National Institute for Financial Education, Inc.**
Officers changed: Jonelle A. Lees/Shon T. Lees/Darin Lees Resigned
New officers: Nicholas F. Adamo Ed.D (president, secretary & treasurer)
New Address; 10688 NW 48th Street, Coral springs, FL 33076

Filing Fee @ \$35.00
Certified copy of Amendment @ \$8.75
Certificate of Status @ \$8.75

Total Amount enclosed \$105.00

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FILED

00 APR 20 PM 3:35

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

J.S. Credit Group, Inc

(present name)

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(s) adopted: (indicate article number(s) being amended, added or deleted)

Article No. 1

That the name of corporation known as
J.S. Credit Group Inc. be changed to:

NATIONAL INSTITUTE FOR FINANCIAL EDUCATION, INC.

Article No. 2

That the officers of said corporation be
changed as follows: Jonelle A. Lees - Removed/Resign
Shon T. Lees - Removed/Resign
Darin Lees - Removed/Resign

That the new president + Secretary, Treasurer be: Nicholas F. ADAMO

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

Article No. 3

That the new address be changed as follows:
10688 N.W. 48th Street
Coral Springs, FL 33076

THIRD: The date of each amendment's adoption: April 17, 2000

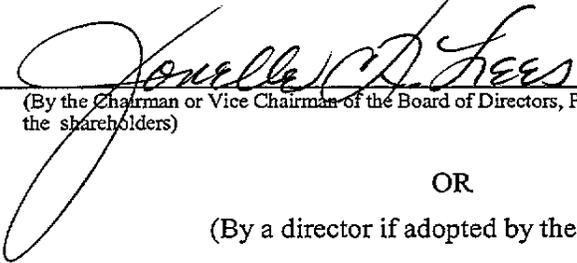
FOURTH: Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____ voting group."

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 17 day of April, 2000

Signature 
(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR
(By a director if adopted by the directors)

OR
(By an incorporator if adopted by the incorporators)

Jonelle A. Lees
Typed or printed name

President
Title