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EXCEL UNION, L.C.
P.O. Box 141981
Coral Gables, FL 33134
Tel. (305) 529-1482
Fax (305) 529-1803

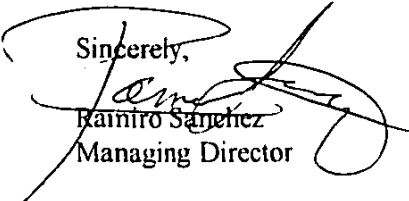
Divisions of Corporations
P.O. Box 6327
Tallahassee, FL 32314

RE: Admendment

To whom it may concern:

Please forward a letter of acknowledgment to the above address. If any questions,
feel free to contact me.

Sincerely,


Ramiro Sanchez
Managing Director

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FILED
97 JUN 26 PM 12:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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Name Change

**CERTIFICATE OF AMENDMENT
TO
ARTICLES OF ORGANIZATION
OF**

FILED
97 JUN 26 PM 12:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EXCEL FINANCIAL SERVICES, L.C.

(Present Name)
(A Florida Limited Liability Company)

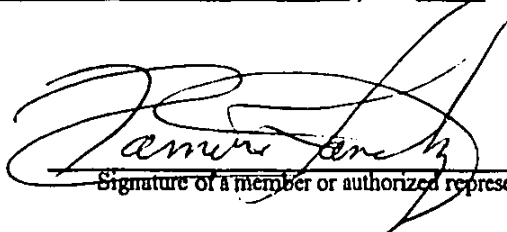
FIRST: The date of filing of the articles of organization was June 4th, 1996

SECOND: The following amendment(s) to the articles of organization was/were adopted by the limited liability company:

There is a change in the name of the limited liability company. New name:

EXCEL UNION, L.C.

Dated June 22nd, 19 97



Signature of a member or authorized representative of a member

Ramiro Sanchez

Typed or printed name of person signing