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June 19, 2002

Division of Corporations  
Attn: Amendments Section  
409 East Gaines Street  
Tallahassee, Florida 32399

By FedEx

Re: CREDIT DEBT USA, INC. (N01000005397)

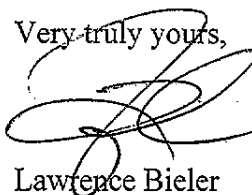
Dear Amendments Section:

Enclosed please find the following:

1. Original Articles of Amendment to Articles of Incorporation changing corporate name to NATIONWIDE CONSUMER CREDIT SERVICES, INC.
2. Original Affidavit of Nationwide Consumer Credit Services, Inc. confirming that they have changed their name and consent to the release of the name "Nationwide Consumer Credit Services, Inc." to be used by this corporation.
3. Check payable to Department of State in the amount of \$35.00.
4. Upon processing of this name change, please provide the undersigned with a certificate stating that the name has been changed. Another check payable to Department of State in the amount of \$8.75 is enclosed for the certificate.

Should you have any questions, please feel free to contact me. Thank you for your assistance.

Very truly yours,



Lawrence Bieler

LB/mtf

Enclosures

Credit USA-Secty of State 6-19-02.wpd

100005899851--8  
-06/21/02--01020-016  
\*\*\*\*\*8.75 \*\*\*\*\*8.75

100005899851--8  
-06/21/02--01020-015  
\*\*\*\*\*35.00 \*\*\*\*\*35.00

FILED  
JUN 21 PM 1:18  
TALLAHASSEE, FLORIDA  
SECRETARY OF STATE

N01000005397  
NC 6-21-02  
Out copy  
3/08

*ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION*

*OF*

**CREDIT DEBT USA, INC.**

a Florida Not for Profit Corporation

Pursuant to the provisions of Chapter 617.1006, Florida Statutes, the Members of the Corporation adopted the following Articles of Amendment to its Articles of Incorporation filed on July 27, 2001:

*ARTICLE I*

The present name of this Corporation is CREDIT DEBT USA, INC. Its corporate registration number is N01000005397.

*ARTICLE II*


ARTICLE I of the Articles of Incorporation is amended to change the name of the corporation to: **NATIONWIDE CONSUMER CREDIT SERVICES, INC.**

*ARTICLE III*

This amendment was adopted on June 19, 2002 by the members of the Corporation and the number of votes cast for the amendment was sufficient for approval.

IN WITNESS WHEREOF, the undersigned Members have executed these Articles of Amendment to Articles of Incorporation this 19<sup>th</sup> day of June, 2002.

  
Mark Forstein

  
Kevin Borwick

FILED  
02 JUN 21 PM 4:18  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**AFFIDAVIT OF**

**NATIONWIDE CONSUMER CREDIT SERVICES, INC.**

**Of Consent to Release of Corporate Name**

STATE OF FLORIDA                     )  
  )SS:  
COUNTY OF MIAMI-DADE            )

**FILED**  
**02 JUN 21 PM 1:18**  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

BEFORE ME, the undersigned authority, personally appeared, KEVIN BORWICK, who, after being duly sworn, deposes and says:

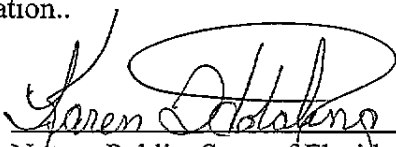
1. That the Affiant is the President of NATIONWIDE CONSUMER CREDIT SERVICES, INC., a Florida corporation, Document Number N02000000144 (the "Corporation") and makes this Affidavit on behalf of the Corporation and upon personal knowledge.
2. The Corporation has changed its name to KM FINANCIAL, INC. by Articles of Amendment to Articles of Incorporation filed with the Florida Department of State on June 20, 2002.
3. The Corporation has no intention of revoking the name change amendment.
4. The Corporation consents to the release of the Corporation's name for use by CREDIT DEBT USA, INC.

FURTHER AFFIANT SAYETH NAUGHT.

  
KEVIN BORWICK, as President

The foregoing instrument was acknowledged before me this 19<sup>th</sup> day of June, 2002 by KEVIN BORWICK, as President of NATIONWIDE CONSUMER CREDIT SERVICES, INC., a Florida corporation, on behalf of the corporation and who is personally known to me or has produced #B100-515-76-067-0 as identification..



  
Notary Public, State of Florida  
My Commission Expires: