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BASIC AMENDMENT

A NEW HORIZON CREDIT COUNSELING SERVICES OF MARYLAND

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TALLAHASSEE, FLORIDA

ARTICLES OF AMENDMENT

TO

ARTICLES OF INCORPORATION

OF

A NEW HORIZON CREDIT COUNSELING SERVICES OF MARYLAND, INC.

1. The name of the Corporation is: A NEW HORIZON CREDIT COUNSELING SERVICES OF MARYLAND, INC.

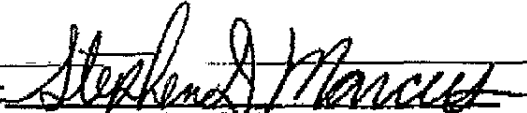
2. Article III of the Articles of Incorporation of the Corporation is amended is amended in its entirety to read as follows: "The condition of membership in the Corporation shall be as provided in the Bylaws of this Corporation."

3. There are no members and by Action by Unanimous Written Consent of the Directors dated June 30, 2003, the Board of Directors of the Corporation approved these Articles of Amendment and that the number of votes cast for the amendment by each voting group was sufficient for approval by that voting group.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Amendment this 30th day of June, 2003.

**A NEW HORIZON CREDIT COUNSELING
SERVICES OF MARYLAND, INC.**

By



Name: Stephen D. Marcus

Title: President