

CORPORATION  
ANNUAL REPORT  
1999



Katherine Harris  
Secretary of State  
DIVISION OF CORPORATIONS

DOCUMENT # N97000006497

1. Corporation Name

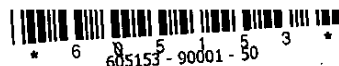
AMERICAN CREDIT &amp; DEBT MANAGEMENT, INC.

Principal Place of Business

Mailing Address

**FILED**  
**Jul 06, 1999 8:00 am**  
**Secretary of State**

07-06-1999 90001 018 \*\*\*\*61.25



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          |                                                                                                             |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|--|
| 2. Principal Place of Business                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         | 2a. Mailing Address  |                                                                                                                                          | 3. Date Incorporated or Qualified                                                                           |  |
| 21                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3145 S. FEDERAL HIGHWAY | 26                   | 3145 S. FEDERAL HIGHWAY                                                                                                                  | 11-18-97                                                                                                    |  |
| Suite, Apt. #, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                             |                         | Suite, Apt. #, etc.  |                                                                                                                                          | 4. FEI Number                                                                                               |  |
| -                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         | -                    |                                                                                                                                          | 31-1588295                                                                                                  |  |
| City & State                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                         | City & State         |                                                                                                                                          | 5. Certificate of Status Desired <input type="checkbox"/> \$8.75 Additional Fee Required                    |  |
| 23 DELRAY BEACH, FL.                                                                                                                                                                                                                                                                                                                                                                                                                                            |                         | 28 DELRAY BEACH, FL. |                                                                                                                                          | 6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/> \$5.00 May Be Added to Fees |  |
| Zip                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                         | Zip                  |                                                                                                                                          |                                                                                                             |  |
| 24 33483                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         | 29 33483             |                                                                                                                                          | 30 USA                                                                                                      |  |
| 9. Name and Address of Current Registered Agent                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          | 10. Name and Address of New Registered Agent                                                                |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          | 81 Name ROSHEN HADULLA                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          | 82 Street Address (P.O. Box Number is Not Acceptable) 1864 MONTE CARLO WAY                                  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          | 83                                                                                                          |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          | 84 City CORAL SPRINGS, FL 85 Zip Code 33071                                                                 |  |
| 11. Pursuant to the provisions of Sections 617.0502 and 617.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 617.0503, Florida Statutes. |                         |                      |                                                                                                                                          |                                                                                                             |  |
| SIGNATURE <u>Roshen Hadulla - ROSHEN HADULLA, PRESIDENT</u> 6-28-99                                                                                                                                                                                                                                                                                                                                                                                             |                         |                      |                                                                                                                                          |                                                                                                             |  |
| (NOTE: Registered Agent signature required when re-registering)                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                      |                                                                                                                                          |                                                                                                             |  |
| 12. OFFICERS AND DIRECTORS                                                                                                                                                                                                                                                                                                                                                                                                                                      |                         |                      | 13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12                                                                                    |                                                                                                             |  |
| TITLE <input checked="" type="checkbox"/> VICE PRESIDENT <input type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                        |                         |                      | 1.1 TITLE <input checked="" type="checkbox"/> SHROFF, ZARIN <input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition |                                                                                                             |  |
| NAME SMITH, RAHN F.                                                                                                                                                                                                                                                                                                                                                                                                                                             |                         |                      | 1.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS 5776 NORTH POINTE LANE                                                                                                                                                                                                                                                                                                                                                                                                                           |                         |                      | 1.3 STREET ADDRESS 1864 MONTE CARLO WAY                                                                                                  |                                                                                                             |  |
| CITY-ST-ZIP BOYNTON BEACH, FL. 33437-2018                                                                                                                                                                                                                                                                                                                                                                                                                       |                         |                      | 1.4 CITY-ST-ZIP CORAL SPRINGS, FL. 33071                                                                                                 |                                                                                                             |  |
| TITLE <input checked="" type="checkbox"/> TREASURER <input type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                             |                         |                      | 2.1 TITLE <input type="checkbox"/> Change <input type="checkbox"/> Addition                                                              |                                                                                                             |  |
| NAME EPSTEIN, LINDA                                                                                                                                                                                                                                                                                                                                                                                                                                             |                         |                      | 2.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS 2920 N.W. 41st St.                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                      | 2.3 STREET ADDRESS                                                                                                                       |                                                                                                             |  |
| CITY-ST-ZIP Boca Raton, FL. 33434                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                      | 2.4 CITY-ST-ZIP                                                                                                                          |                                                                                                             |  |
| TITLE <input checked="" type="checkbox"/> PRESIDENT <input type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                             |                         |                      | 3.1 TITLE <input type="checkbox"/> Change <input type="checkbox"/> Addition                                                              |                                                                                                             |  |
| NAME HADULLA, ROSHEN                                                                                                                                                                                                                                                                                                                                                                                                                                            |                         |                      | 3.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS 1864 MONTE CARLO WAY                                                                                                                                                                                                                                                                                                                                                                                                                             |                         |                      | 3.3 STREET ADDRESS                                                                                                                       |                                                                                                             |  |
| CITY-ST-ZIP CORAL SPRINGS, FL. 33071                                                                                                                                                                                                                                                                                                                                                                                                                            |                         |                      | 3.4 CITY-ST-ZIP                                                                                                                          |                                                                                                             |  |
| TITLE <input checked="" type="checkbox"/> DIRECTOR <input checked="" type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                   |                         |                      | 4.1 TITLE <input type="checkbox"/> Change <input type="checkbox"/> Addition                                                              |                                                                                                             |  |
| NAME KARANI, PHIL (DECEASED)                                                                                                                                                                                                                                                                                                                                                                                                                                    |                         |                      | 4.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                      | 4.3 STREET ADDRESS                                                                                                                       |                                                                                                             |  |
| CITY-ST-ZIP                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                      | 4.4 CITY-ST-ZIP                                                                                                                          |                                                                                                             |  |
| TITLE <input type="checkbox"/> <input type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                      | 5.1 TITLE <input type="checkbox"/> Change <input type="checkbox"/> Addition                                                              |                                                                                                             |  |
| NAME                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                         |                      | 5.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                      | 5.3 STREET ADDRESS                                                                                                                       |                                                                                                             |  |
| CITY-ST-ZIP                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                      | 5.4 CITY-ST-ZIP                                                                                                                          |                                                                                                             |  |
| TITLE <input type="checkbox"/> <input type="checkbox"/> DELETE                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                      | 6.1 TITLE <input type="checkbox"/> Change <input type="checkbox"/> Addition                                                              |                                                                                                             |  |
| NAME                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                         |                      | 6.2 NAME                                                                                                                                 |                                                                                                             |  |
| STREET ADDRESS                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                      | 6.3 STREET ADDRESS                                                                                                                       |                                                                                                             |  |
| CITY-ST-ZIP                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                      | 6.4 CITY-ST-ZIP                                                                                                                          |                                                                                                             |  |

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 617, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE:

Roshen Hadulla - ROSHEN HADULLA, PRESIDENT - 6-28-99-561-243-350

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

Date

Daytime Phone #

CR2E037 (11/98)