

P00000010108



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

October 5, 2001

W.E. Kaczor Enterprises Inc.
@Smart Mortgage
7300 W. Camino Real, #118
Boca Raton, FL 33433

SUBJECT: W.E. KACZOR ENTERPRISES INC.
Ref. Number: P00000010108

500004638315--9
-10/16/01--01035--010
*****43.75 *****43.75

We have received your document for W.E. KACZOR ENTERPRISES INC. .
However, the enclosed document has not been filed and is being returned to you
for the following reason(s):

The fee to file articles of amendment is \$35. Certified copies are optional and are
\$8.75 for the first 8 pages of the document, and \$1 for each additional page, not
to exceed \$52.50.

The name of the corporation as filed with this office is as reflected above. Only this
name should be contained in the heading of the document. If you wish to change
your corporate name the new name must contain a corporate suffix such as
Incorporated, Inc., Corporation, Corp., Company, or Co.

Please return a copy of this letter along with your document to ensure proper
handling.

If you have any questions concerning this matter, please either respond in writing
or call (850) 245-6901.

Susan Payne
Senior Section Administrator

Letter Number: 001A00055935

RECEIVED
10 OCT 12 PM 1:35
DIVISION OF CORPORATIONS

FILED
01 OCT 12 PM 4:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NIC Amend
Spayne
10/16/01

FILED

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

01 OCT 12 PM 4:29

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

W.E. KAZOR ENTERPRISES, Inc.

(Document Number of Corporation (if known))

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)*

PLEASE CHANGE CORPORATION NAME FROM
PRESENT TO:

SMART MORTGAGE FINANCE CO.

~~_____~~

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:

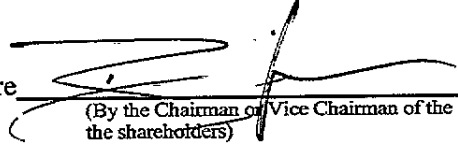
THIRD: The date of each amendment's adoption: 10/2/01

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 ~~President William Kaczor IV/STB~~."
(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 2ND day of OCTOBER, 2001.

Signature ; PRESIDENT
(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)

WILLIAM KACZOR IV/STB
(Typed or printed name)

PRESIDENT
(Title)