

Gary S. Edinger

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P01000026089
May 10, 2001

Division of Corporations
Florida Department of State
409 East Gaines Street
Tallahassee, Florida 32399

500004213095--0
-05/11/01--01135--004
*****87.50 *****43.75

RE: Articles of Amendment: American Financial Decisions, Inc.

Dear Sir or Madam:

Enclosed are the original and one copy of the Articles of Amendment changing the name of American Financial Decisions, Inc. to American Optimal Decisions, Inc. Also enclosed is a check in the amount of \$87.50, representing payment of the following items:

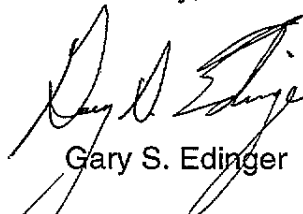
Filing Fee	\$35.00
Certified Copy Fee	\$52.50

TOTAL	\$87.50

Please file the enclosed Articles of Amendment and return a certified copy to the undersigned.

If the fees stated above have changed, or if there is anything further you require, please advise at your earliest convenience. Thank you for your kind assistance in this matter.

Sincerely,


Gary S. Edinger

/gse
Enclosures

FILED
01 MAY 11 AM 8:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ac 5/17
n/c

**FIRST ARTICLES OF AMENDMENT
TO THE ARTICLES OF INCORPORATION OF
AMERICAN FINANCIAL DECISIONS, INC.**

These First Articles of Amendment to the Articles of Incorporation of AMERICAN FINANCIAL DECISIONS, INC. were adopted by the Board of Directors and Shareholders of the Corporation on May 10, 2001, at a duly constituted special meeting of the said Directors and Shareholders. Accordingly, the Board of Directors and Shareholders do hereby amend, by unanimous vote (which vote is sufficient to approve an amendment), to change the name of the corporation from AMERICAN FINANCIAL DECISIONS, INC. to AMERICAN OPTIMAL DECISIONS, INC., and to amend the Articles of Incorporation accordingly, which Amendment shall become effective as of May 10, 2001.

ARTICLE I

Article I of the Articles of Incorporation, is hereby amended to change the name of the Corporation to AMERICAN OPTIMAL DECISIONS, INC. as set forth below:

" ARTICLE I

Name

The name of this corporation is AMERICAN OPTIMAL DECISIONS, INC."

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01 MAY 11 AM 8:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

APPROVED by the Shareholders and Directors and certified by the
President and Secretary of the Corporation this 10th day of May, 2001.




STANISLAV URYASEV, Director



STANISLAV URYASEV, Shareholder

CERTIFIED:



STANISLAV URYASEV, President

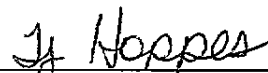
ATTEST:



STANISLAV URYASEV, Secretary

STATE OF FLORIDA
COUNTY OF ALACHUA

BEFORE ME, the undersigned authority, appeared STANISLAV
URYASEV, who is personally known to me and who did not take an oath and he
acknowledged before me that he is the President and Secretary of the foregoing
Corporation and that he subscribed to these Articles on the 10th day of May, 2001.



NOTARY PUBLIC, State of Florida

My Commission Expires: