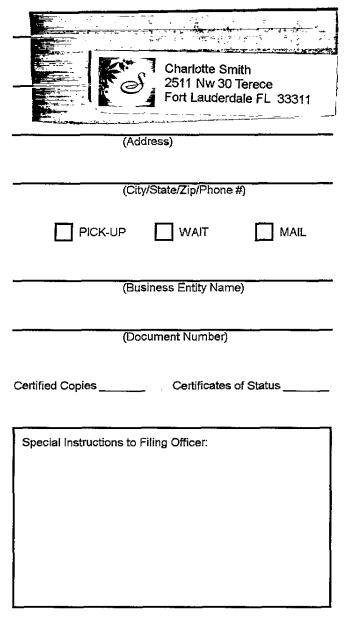
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SECRETARY OF STATE DIVISION OF CORPORATION

No

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



Charlotte Smith , Inc.	
(present name)	
P01000032401	
(Document Number of Corporation (If known	<u>) </u>

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)

ARTICLES I...THE NEW NAME: NEW BEGINNINGS CREDIT REPAIR CONSULTING SERVICES , INC.

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: 7	The date of each amendment's adoption the date of each amendment's adoption 1, 2003	
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	
	(10 5 5.00F)	
2	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.	
Signature_	Signed this 1 day of MARCH 2003 (By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders) CHARLOTTE SMITH	
OR		
	(By a director if adopted by the directors)	
	OR	
	(By an incorporator if adopted by the incorporators)	
	CHARLOTTE SMITH (Typed or printed name)	
	OWNER DIRECTOR (Title)	