P01000040656

Michael A. Fowler Fowler and Fowler 906 S. E. Lakeview Drive Suite 4 Sebring, FL 33870

June 21, 2002

Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

To Whom It May Concern:

Please see the enclosed Articles of Amendment and check for \$52.50. Please send me a certified copy of the amendment and a certificate of status to the above address. If you have any questions please call me at 863-385-2255 or 863-385-5236.

Thank you,

Michael A. Fowler

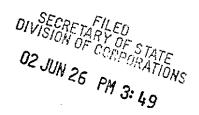
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Amend. & N/C

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF

CREDIT REPAIR CENTER USA, INC. P01000040656

(Document Number of Corporation)



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: Amendments adopted:

ARTICLE I - NAME

The name of the Corporation is FOWLER AND FOWLER CREDIT AND DEBT SOLUTIONS, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and initial registered office of the Corporation is: 906 S.E. Lakeview Drive, Suite 4, Sebring, FL 33870. The mailing address of the corporation is: 906 S.E. Lakeview Drive, Suite 4, Sebring, FL 33870.

SECOND: The date of each amendment's adoption: June 18, 2002.

THIRD: Adoption of Amendments:

The amendments were adopted by the incorporator without shareholder action and shareholder action was not required.

Signed this 19th day of June, 2002.

Signature/Incorporator

MICHAEL A FOWLER

Printed Name

Title