

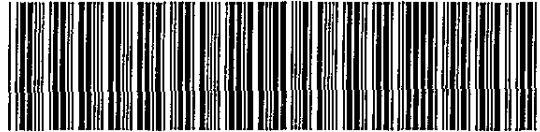
P03000021234

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)



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04/17/03--01035--003 **35.00

PICK-UP WAIT MAIL

FROM THE DESK OF

STEVE GOLDSMITH

4/15/03

FILED
03 APR 17 PM 2:59
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Ce

Please file the enclosed Amendment
& return to: Amer. Payment Reduction
430 Semoran Blvd Ste 212
Casselberry, FL 32707

S

Thank you

Office Use Only

C. Coulliette APR 23 2003

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

AMERICAN PAYMENT REDUCTION

FILED
03 APR 17 PM 2:59
SECRETARY OF STATE
TALLAHASSEE
FLORIDA

(present name)

PO3000021234

(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)

ARTICLE V: PETER P. KICI - PRESIDENT
357 N. CROSSBEAM DR
CASSELBERRY, FL 32707

VALERIE L. GOLDSMITH - EXECUTIVE VICE PRES
121 ALDEAN DR
SAWFORD, FL 32771

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:

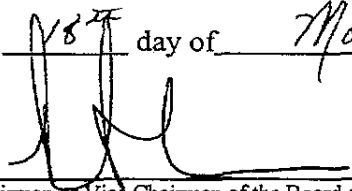
THIRD: The date of each amendment's adoption: 3-18-03

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 _____ 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 18th day of March, 2003

Signature 
(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)

PETER P. KICI
Typed or printed name

PRESIDENT
Title