

P950000/0091

JCA FINANCIAL SERVICES
INCORPORATED

Subsidiary of Joseph Charles & Co., Inc.

July 11, 1997

FILED
JUL 16 PM 2:16
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Secretary of State
Corporate Records Bureau
409 East Gains Street
Tallahassee, FL 32301

Re: JCA Financial Services, Inc.

Attention: Amendment Section

Ladies and Gentlemen:

600002239806--3
-07/16/97--01083--003
*****35.00 *****35.00

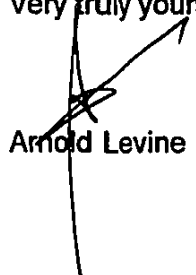
600002239806--3
-07/16/97--01083--004
*****52.50 *****52.50

Enclosed herewith is a fully executed original and copy of the Articles of Amendment for the above-referenced corporation. Also enclosed is a check in the amount of \$87.50 payable to the Secretary of State representing the filing fee of \$35.00 and certified copy fee of \$52.50.

Please return the certified copy to the attention of the undersigned.

Thank you for your cooperation in this matter.

Very truly yours,


Arnold Levine

Enclosures
1 Secy of State re JCA Finl Serv Am Art

VS JUL 21 1997
Amend

Crystal Corporate Center
2500 N. Military Trail, Suite 300
Boca Raton, Florida 33431
561 . 391.9090 800 . 284.9995

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION OF
JCA FINANCIAL SERVICES, INC.

FILED
97 JUL 16 PM 2: 16
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Pursuant to the provision of Section 607.1001 of the Florida Business Corporation Act, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:


1. The name of the corporation is JCA FINANCIAL SERVICES, INC.
2. The following amendments of the Articles of Incorporation were adopted by all of the directors and shareholders of the corporation on the 1st day of July 1997, in the manner prescribed by Section 607.1003 of the Florida Business Corporation Act:

Article II of the Articles of Incorporation is hereby deleted in its entirety and in place thereof the following is substituted:

"This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation, including but not limited to the sale and marketing of insurance products of whatsoever kind or description to the general public."

Dated: July 10, 1997

JCA FINANCIAL SERVICES, INC.
a Florida corporation

By: 
DOROTHY JOHNSON, President

Attest: 
GINA BUDDIE

(CORPORATE SEAL)

STATE OF FLORIDA)
) ss.
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 14 day of July, 1997 by DOROTHY JOHNSON, President of JCA FINANCIAL SERVICES, INC., a Florida corporation, on behalf of the corporation. She is personally known to me or has produced a valid _____ driver's license as identification and did not take an oath.



ROBIN SWAN
My Comm Exp. 05/29/2000
Bonded By Service Ins
No. CC558331
 Personally Known Other I.D.

Robin Swan
(Signature)

ROBIN SWAN

(Print Name)

Notary Public

My commission expires: 5/29/2000

(N. P. SEAL)

STATE OF FLORIDA)
) ss.
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 14 day of July, 1997 by GINA BUDDIE, Secretary of JCA FINANCIAL SERVICES, INC., a Florida corporation, on behalf of the corporation. She is personally known to me or has produced a valid _____ driver's license as identification and did not take an oath.



ROBIN SWAN
My Comm Exp. 05/29/2000
Bonded By Service Ins
No. CC558331
 Personally Known Other I.D.

Robin Swan
(Signature)

ROBIN SWAN

(Print Name)

Notary Public

My commission expires: 5/29/2000

(N. P. SEAL)

P95000016689

700002241497--6
-07/18/97--01082--004
***180.00 ***180.00

July 17, 1997

REPLACEMENT FEE 1997

ANNUAL REPORT: LORENZO'S LATIN
AMERICAN CORPORATION

DEBIT MEMO: # 7797-GG

CHECK #: 2625

ATP Car
Boutique

P95000055851

11018-104 Old St. Augustine Rd. Jacksonville, Fl. 32257

904-268-6797

July 17, 1997

Mr. Sammy Caldwell
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

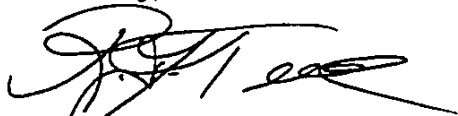
RE: ATP CAR BOUTIQUE, INC.
P95000055851

Dear Mr. Caldwell:

The Federal Employer Identification number for the above corporation is - 59-3453849.
Please file this number on the Annual Corporation report as we discussed in our telephone
conversation of June 13, 1997.

Again I want to thank you for all your help in filing the annual report.

Sincerely,



Rosemarie J. Turner

SCC
7-18-97