P95000048402

VIVA GOLF USA MARKETING

VVVA

WYWA

737 North East 70th St

Boca Raton, FL 33487

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Examiner's Initials

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

January 22, 1997

VIVA GOLF USA 737 NORTH EAST 70TH ST. BOCA RATON, FL 33487

SUBJECT: VIVA INTERNATIONAL PRODUCTS, INC.

Ref. Number: P95000048402

We have received your document for VIVA INTERNATIONAL PRODUCTS, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6909.

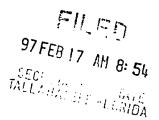
Velma Shepard Corporate Specialist

Letter Number: 597A00003049

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ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF

VIVA INTERNATIONAL PRODUCTS, Inc. 737 NE 70th ST, BOCA RATON, FL 33487



Pursuant to the provisions of Section 607.1006, Florida Statutes, this corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted:

Article 1: Name of the Corporation shall be Mercard Credit Services Corp. and the address for the Corporation shall be 737 NE 70th Street, Boca Raton, Florida 33487.

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: February 12, 1996

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 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 12 day of February, 1916. Signature Charles J. Malone Title Resident Director