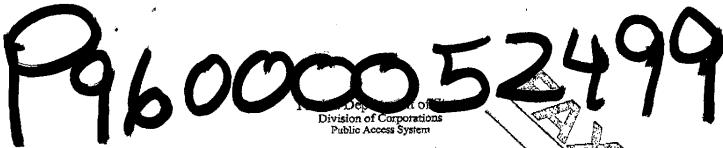
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BASIC AMENDMENT

BAYLINK ONLINE SERVICES, INC.

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CAPITAL CONNECTION 850 222 1222 10/18 '02 12:05 NO.671 02/03 Department of State 10/18/2002 11:05 PAGE 1/1 RIGHTER



FLORIDA DEPARTMENT OF STATE
Jim Smith
Socretary of State

October 18, 2002

BAYLINK ONLINE SERVICES, INC. 17640 NATHAN'S DRIVE TAMPA, FL 33647

SUBJECT: BAYLINK ONLINE SERVICES, INC.

REF: P96000052499

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The amendment must be signed by an incorporator if adopted by the incorporators or by a director if adopted by the directors.

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 (850) 245-6880.

Karen Gibson Document Specialist FAX Aud. #: E02000214048 Letter Number: 702A00058005 H020Q0214048 9

ARTICLES OF AMENDMENT OF THE ARTICLES OF INCORPORATION

Pursuant to the provisions of FSA §607.1006, this corporation adopts the following articles of amendment to its articles of incorporation:

1. The name of the corporation before the amendment:

Baylink Online Services, Inc.

The name of the corporation after the amendment:

Retire Debt, Inc.

3. The text of each amendment as adopted is as follows:

The name of the corporation is hereby changed from Baylink Online Services, Inc. to Retire Debt, Inc.

4. The date of the amendment described hereinabove was:

October 17, 2002

- 5. The foregoing amendment was adopted by the Board of Directors. Shareholder action was not required.
- The foregoing amendment will be effect upon filing.

Date: 10/17/02

BAYLINK ONLINE SERVICES, INC.

CHIP DE BLOCK

Director.