

P97000102015

July 29, 1998

Secretary of State of Florida
Corporations Division
409 East Gaines Street
Tallahassee, FL 32399

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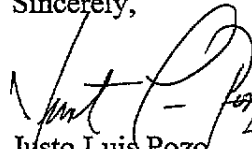
Re: Amendment for name change

Dear Sirs,

Enclosed please find an Amendment to the Articles of Incorporation for a name change from Gables Financial Advisors, Inc. to Gables Financial Associates, Inc.

Also, included is the \$35.00 filing fee. If you have any question please do not hesitate to call me.

Sincerely,


Justo Luis Pozo
Managing Director

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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GABLES FINANCIAL GROUP

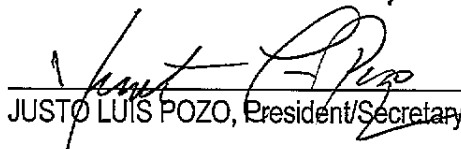
**ARTICLES OF AMENDMENT TO THE
ARTICLES OF INCORPORATION OF
GABLES FINANCIAL ADVISORS, INC.**

1. Article "I" of the Articles of Incorporation of GABLES FINANCIAL ADVISORS, INC., is hereby amended as follows:

"NAME. The name of this Corporation is GABLES FINANCIAL ASSOCIATES, INC.
The mailing address of the Company shall be at 2600 Douglas Road, Suite 500,
Coral Gables, Florida 33134."

2. The foregoing Amendment was adopted by the sole shareholder and all of the members of the Board of Directors of the corporation on the 24 day of July, 1998, in accordance with Florida Statutes 607.1006.

IN WITNESS WHEREOF, the undersigned President and Secretary of the corporation have executed these Articles of Amendment to the Articles of Incorporation this 24 day of July, 1998.


JUSTO LUIS POZO, President/Secretary

FILED
98 AUG -3 PM 2:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA