

P99000003534

ARTICLES OF MERGER  
Merger Sheet

MERGING: -----

AMERICAN DEBT CONSOLIDATION & CREDIT SERVICES, INC., a Florida  
corporation, P99000003534

INTO

300004666113--5

AMERICAN DEBT CONSOLIDATION, INC. which changed its name to  
**AMERICAN LEASING CORPORATION OF SOUTH FLORIDA**, a Florida entity,  
P98000098635.

File date: October 31, 2001

Corporate Specialist: Darlene Connell