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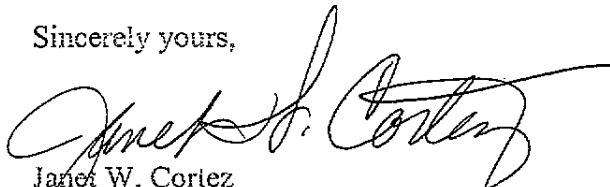
July 9, 1999

Florida Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

Dear Sirs:

Please find enclosed an original and two copies of the Articles of Amendment to the Articles of Incorporation for EFECTIVO MONEY TRANSFER CORP. A check in the amount of \$43.75 is enclosed to cover the cost of the filing fee and a certified copy.

Sincerely yours,


Janet W. Cortez
Vice President

*Amend
11-24-99
BHS*

DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

99 NOV 18 AM 8:13

FILED

FILED
99 NOV 18 AM 8:13
TALLAHASSEE, FLORIDA

FIRST: ARTICLE XII is being amended to read as follows:

Jacqueline Reyes 50 % Stock or 50 Shares
8431 S.W. 84 Avenue
Miami, FL 33143

Jacqueline Reyes
8431 S.W. 84 Avenue
Miami, FL 33143

The names and addresses of the Officers of the Corporation who shall hold office for the first year, or until their successors are chosen by the Board of Directors in accordance with the bylaws, are:

Gerardo Reyes
8431 S.W. 84 Avenue
Miami, FL 33143

President & Treasurer

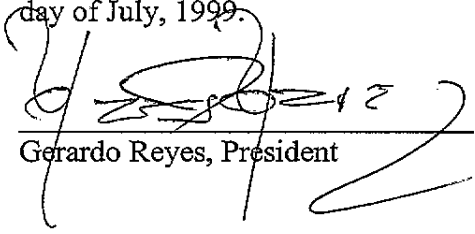
Jacqueline Reyes
8431 S.W. 84 Avenue
Miami, FL 33143

Vice-President & Secretary

SECOND: The date of the foregoing amendment's adoption is July 9, 1999.

THIRD: This amendment was approved unanimously by the shareholders.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Amendment this 9th day of July, 1999.



Gerardo Reyes, President