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Florida Department of State

Division of Corporations

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Division of Corporations

Fax Number : (850) 922-4000

From:

Account Name : KRAMER, GREEN, KAHN & KUSHNER, PA

Account Number : I19980000065

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BASIC AMENDMENT

AMERICAN CREDIT COUNSELORS, INC.

Certificate of Status	0
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*Name Change
&
Amendment*

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KRAMER, GREEN, et al

P.04

November 17, 1999

State of Florida
Division of Corporations
Tallahassee, Florida

Re: Corporate Name

To Whom It May Concern:

As the sole officer and shareholder of American Credit Counselors, Inc., I have instituted a name change for my corporation to Credit Counselors of America, Inc., the sole purpose of which was to allow me to reincorporate as a tax exempt entity with the new entity to use this corporate name immediately.

Therefore, I hereby authorize the use of the name American Credit Counselors, Inc. prior to the expiration of the one hundred twenty (120) day waiting period. Such permission is granted immediately.

Thank you for your assistance in this matter.

Sincerely,



MARC HIRSCHBERG
Sole Officer and Shareholder of
AMERICAN CREDIT COUNSELORS, INC.
a/k/a CREDIT COUNSELORS OF AMERICA, INC.

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ARTICLES OF AMENDMENT

AMERICAN CREDIT COUNSELORS, INC.

ARTICLE I

NAME OF CORPORATION:

AMERICAN CREDIT COUNSELORS, INC.

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TALLAHASSEE, FLORIDA

ARTICLE II

AMENDMENT ADOPTED:

Article I of the Articles of Incorporation is amended to read as follows, effective October 14, 1999.

ARTICLE I

The name of this corporation is:

CREDIT COUNSELORS OF AMERICA, INC.

ARTICLE III

The amendment set forth above was adopted by unanimous consent of the shareholders at a Special Meeting by unanimous vote of the Shareholders of the Corporation, called, in part, for such purpose, and held at the offices of the Corporation in the City of Plantation, on the 14th day of October, 1999.

ARTICLE IV

EXCHANGE OF SHARES:

The above amendment to the Corporation's Articles of Incorporation shall result in a share-for-share exchange of shares in AMERICAN CREDIT COUNSELORS, INC. for shares in CREDIT

Prepared by: Les S. Kushner, Bar No. 380202, 4000 Hollywood Blvd., #435 S.
Hollywood, FL 33021, phone: (954)966-2112

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COUNSELORS OF AMERICA, INC. The exchange shall take place on October 14, 1999 which is the date on which the above amendment is to be effective.

DATED this 7th day of November, 1999.



MARC HIRSCHBERG
President and Secretary

ACKNOWLEDGEMENT

I, MARC HIRSCHBERG, hereby acknowledges under penalties of perjury that, as Secretary of AMERICAN CREDIT COUNSELORS, INC., I signed the above Articles of Amendment of the aforementioned Corporation, for the purposes expressed herein and that, to the best of my knowledge, the statements contained in said Articles of Amendment are true and correct.



MARC HIRSCHBERG
Secretary