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## BASIC AMENDMENT

ON-LINE OTC REVIEW.COM, INC.

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FAX AUDIT # H030001879615

ARTICLES OF AMENDMENT  
TO THE  
ARTICLES OF INCORPORATION  
OF  
ON-LINE OTC REVIEW.COM, INC.  
a Florida Corporation

The Articles of Incorporation of On-Line OTC Review.Com, Inc., a Florida corporation,  
(the "Corporation") are hereby amended as follows:

Article I is deleted in its entirety and substituted by the following:

ARTICLE I - CORPORATE NAME

The name of this Corporation shall be FFRC Holdings, Inc.

The amendment was approved by the shareholders. The number of votes cast for the  
amendment was sufficient for approval.

Dated: May 2, 2003

(X) 

Amy Barahona, President

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FAX AUDIT # H030001879615  
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