

FILED EFFECTIVE

2004 AUG -6 A 9:51

STATE  
CLERK

July 28, 2004

Idaho Secretary of State  
700 West Jefferson  
# 203  
Boise, ID 83720

@ 131070  
Chg. officer

Re: Selection of Additional Trustee

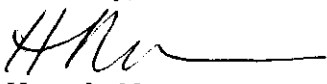
Dear Sir or Madam:

Pursuant to Article 4 § 4.3 of the Bylaws of InCharge Debt Solutions, the Sole Member of InCharge Debt Solutions, InCharge Institute of America, Inc., has appointed a new member to the InCharge Debt Solutions Board of Trustees.

Please accept this written notice of the following addition to the InCharge Debt Solutions Board of Trustees effective July 26, 2004:

Mr. Alan L. Crowell, Trustee  
Health Central, Sr. Vice President & Chief Financial  
Officer  
10000 West Colonial Drive  
Ocoee, FL 34761

If you should require any additional information about Mr. Crowell, or have any additional questions, please contact me at 407-532-5553.

Sincerely,  
  
Hope L. Newsome  
Paralegal