

**Electronic Articles of Incorporation
For**

P02000127015
FILED
December 03, 2002
Sec. Of State

NEWCREDIT NEWLIFE, CORP.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

NEWCREDIT NEWLIFE, CORP.

Article II

The principal place of business address:

1150 N.W. 72ND AVE.
SUITE 450
MIAMI, FL. US 33126

The mailing address of the corporation is:

1150 N.W. 72ND AVE.
SUITE 450
MIAMI, FL. US 33126

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

500

Article V

The name and Florida street address of the registered agent is:

BARBARA PEREZ
1150 N.W. 72ND AVE.
SUITE 450
MIAMI, FL. 33126

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BARBARA PEREZ

Article VI

The name and address of the incorporator is:

BELKIS BENGOCHEA
1150 N.W. 72ND AVE SUITE 450
MIAMI, FL. 33126

Incorporator Signature: BELKIS BENGOCHEA

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
BELKIS BENGOCHEA P
1150 N.W. 72ND AVE. SUITE 450
MIAMI, FL. 33126 US

Title: VP,S
NILDA BENGOCHEA VP,S
1150 NW. 72ND AVE. SUITE 450
MIAMI, FL. 33126 US

Article VIII

The effective date for this corporation shall be:

12/03/2002