



## CREDIT CONTROL

BOX 151290, ALTAMONTE SPRINGS, FL 32715  
(407) 831-8080 • Fax (407) 831-6018

our service doesn't cost . . . it pays!

February 24, 1998

VIA OVERNIGHT MAIL

Qualifications/Tax Lien Section  
Division of Corporations  
409 E. Gaines St  
Tallahassee, FL 32399

300002440773--3  
-02/25/98--01078--003  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

W98-4307

RE: Registration of a Foreign Profit Corp to Transact Business  
In Florida  
And  
Fictitious Name Registration

ok - jf

To Whom It May Concern:

Enclosed please find an application for Integrity Credit Services, Inc., a Delaware profit corporation, Application to do Business in the State of Florida and Fictitious Name Registration.

903/2

I have enclosed the following:

1. Original application completed
2. Original Certificate of Existence from the State of Delaware
3. A Check in the Amount of \$78.75 (\$70.00 registration fee plus \$8.75 for a Certificate of Status)
4. Our application for Fictitious Name that needs the Corporate Document Number to be placed on it for processing and our check for \$60.00 for this application.

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
98 MAR -2 PM 1:44

It is my understanding that you will fill in the Corporate Document Number and forward our check for the Fictitious Name Registration to the appropriate party.

If we need to mail or fax any additional paperwork, please contact me immediately.

Sincerely,

Gina R. Slobodzian, General Manager  
Integrity Credit Services, Inc.  
Enc.

## TRANSMITTAL LETTER

To: Qualification/Tax Lien Section  
Division of Corporations

SUBJECT: Integrity Credit Services, Inc.  
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

Gina R. Slobodzian  
(Name of Person)

Integrity Credit Services Inc.  
(Firm/Company)

PO Box 151290  
(Address)

Altamonte Springs, FL 32715  
(City/State/Zip)

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Should you need to call someone concerning this matter, please call:

Gina Slobodzian at (407) 831-8080  
(Name of Person) (Area Code & Daytime Telephone Number)

### COURIER ADDRESS:

Qualification/Tax Lien Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

### MAILING ADDRESS:

Qualification/Tax Lien Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham  
Secretary of State

February 26, 1998

GINA R. SLOBODZIAN  
INTEGRITY CREDIT SERVICES INC.  
PO BOX 151290  
ALTAMONTE SPRINGS, FL 32715

SUBJECT: INTEGRITY CREDIT SERVICES INC.  
Ref. Number: W98000004307

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We have received your document for INTEGRITY CREDIT SERVICES INC. and your check(s) totaling \$78.75. However, the document has not been filed and is being retained in this office for the following:

Pursuant to section 607.1502(4), 617.1502(4) or 608.502(4), Florida Statutes, this office collects a civil penalty of \$1000 for each year this entity transacted business or conducted its affairs in Florida prior to qualification and the appropriate annual report fees that would have been due this office had the entity qualified the year it began operations in this state. The amount due this office to cover both annual report and penalty fees is \$1150.00.

Enclosed please find a copy of section 607.1501 or 617.1501, Florida Statutes, which lists those activities that do not constitute transacting business in this state. If after reviewing this section you determine erroneous information was inserted on the application, a sworn affidavit containing the following information must be submitted: 1.) a statement indicating erroneous information was listed on the application; and 2.) the correct date the corporation began transacting business in Florida prior to the year the application was submitted did not constitute transacting business pursuant to section 607.1501 or 617.1501, Florida Statutes.

The fictitious name application will be held until the application for authority is filed.

If you have any questions concerning the filing of your document, please call (850) 487-6095.

Jennifer Sindt  
Document Examiner

Letter Number: 098A00010885

**CREDIT CONTROL**BOX 151290, ALTAMONTE SPRINGS, FL 32715  
(407) 831-8080 • Fax (407) 831-6018*our service doesn't cost... it pays!*

March 2, 1998

VIA FACSIMILE

Jennifer Sindt  
Document Examiner  
Florida Department of State  
Division of Corporations  
PO Box 6327  
Tallahassee, Florida 32314

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
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RE: Reference Number: W98000004307/Letter Number 098A00010885

Dear Ms. Sindt:

I am in receipt of your letter dated February 26, 1998 regarding Integrity Credit Services, Inc. I telephoned your office this morning and spoke to Ms. Freta Lott.

I explained to Ms. Lott that on January 27, 1998 I telephoned the Florida Department of State at 850-487-6091 and spoke to Michael Mays. I explained to Mr. Mays that I was trying to file a Fictitious Name Registration and my application was rejected due to not having a Corporate Document Number on the application form. Mr. Mays told me that we needed to file as a Foreign Corporation Doing Business in the State of Florida as our corporation is Delaware based. Furthermore, Mr. Mays told me that on line 6 of this application if we put a date in of anytime in 1997 there would not be a penalty as long as the paperwork was received in your office prior to February 28, 1998. Mr. Mays said he would mail me this application and paperwork. He also said that I could include my Fictitious Name Registration and Check and they would fill in the Corporate Document Number for me and forward it to the correct party.

I completed all paperwork and overnighted such to your office on February 24, 1998.

After explaining the aforementioned to Ms. Lott, she stated that the penalty of \$1150.00 will be waived due to my conversation with Mr. Mays as long

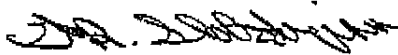
A SUBSIDIARY OF INTEGRITY CREDIT SERVICES, INC.

as I addressed my conversation in writing. She also stated that she would fill in the Corporate Document Number on the Application for Fictitious Name Registration form and forward it to the appropriate party.

Please call if you have any questions regarding this matter or fax to 407-831-6018.

Thank you for your assistance.

Sincerely,



Gina R. Slobodzian  
General Manager, Integrity Credit Services, Inc.

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SECRETARY OF STATE  
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**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT  
BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO  
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. Integrity Credit Services Inc.  
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. Delaware 3. 59-3475583  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 10/24/97 5. perpetual  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. 11/15/97  
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. PO Box 151290  
Altamonte Springs, FL 32715  
(Current mailing address)

8. collection agency  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: Mark S. Mandula

Office Address: 498 Palm Springs Dr. Ste. 345  
Altamonte Springs, Florida, 32701  
(Zip code)

10. Registered agent's acceptance:

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*



(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

**A. DIRECTORS** (Street address only - P.O. Box **NOT** acceptable)

Chairman: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Vice Chairman: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

**B. OFFICERS** (Street address only - P.O. Box **NOT** acceptable)

President: Mark S. Mandula

Address: 1355 Brightwaters Blvd.

St. Petersburg, FL 33704

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Secretary: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

**NOTE:** If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13.  \_\_\_\_\_

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Mark S. Mandula, President

(Typed or printed name and capacity of person signing application)

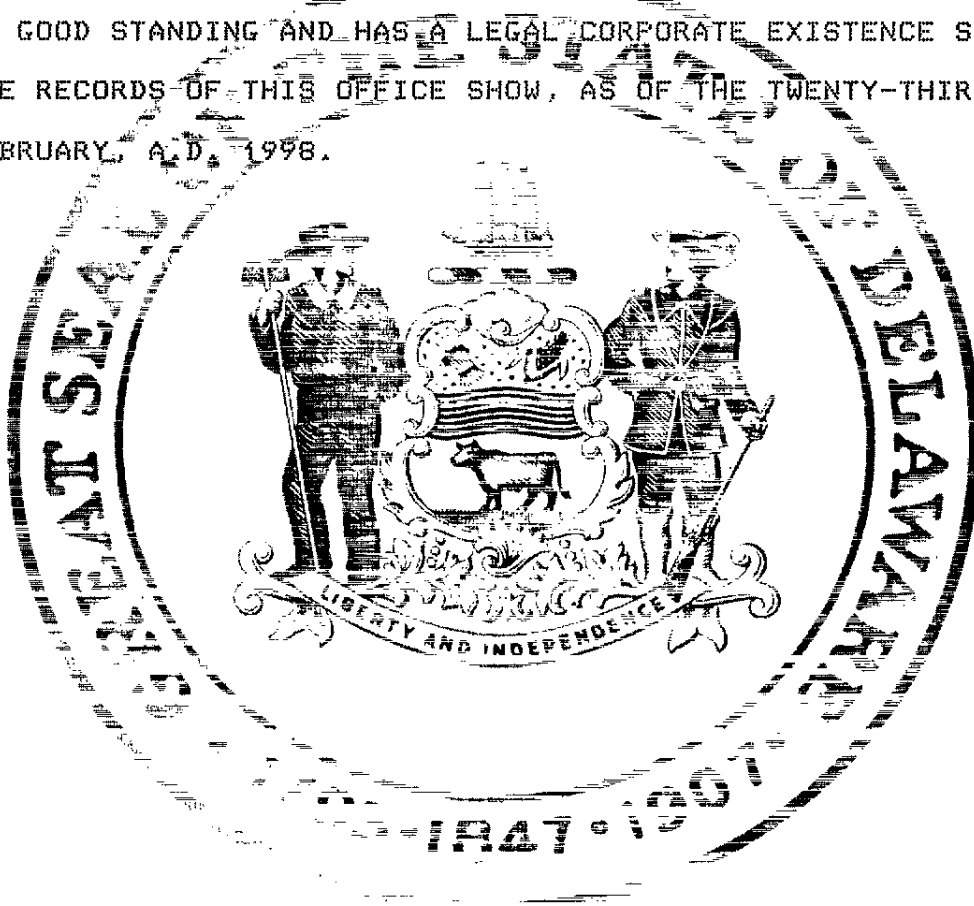
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State of Delaware

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Office of the Secretary of State

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "INTEGRITY CREDIT SERVICES INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWENTY-THIRD DAY OF FEBRUARY, A.D. 1998.



FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
98 MAR -2 PM 1:44



*Edward J. Freel*

Edward J. Freel, Secretary of State

AUTHENTICATION:

2811751 8300

DATE:

8933363

981067827

02-23-98