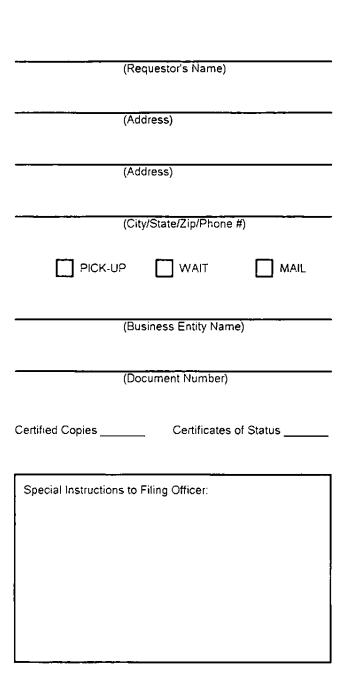
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COVER LETTER

TO: Amendment Section Division of Corporations
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SUBJECT: PALM BEACH CREDIT ADJUSTORS, INC. Name of Surviving Entity
Name of Surviving Early
The enclosed Articles of Merger and fee are submitted for filing.
Please return all correspondence concerning this matter to following:
Kyle R. Saxon
Contact Person
Saxon & Fink, LLP
Firm/Company
9065 SW 87 Ave., Ste. 112
Address
Miami, FL 33176
City/State and Zip Code
kylesaxon@saxonfink.com
E-mail address: (to be used for future annual report notification)
For further information concerning this matter, please call:
KYLE R. SAKON At (305) 371-9575 Name of Contact Person Area Code & Daytime Telephone Number
Name of Contact Person Area Code & Daytime Telephone Number
Certified copy (optional) \$8.75 (Please send an additional copy of your document if a certified copy is requested)
Mailing Address: Street Address:

Mailing Address:

Amendment Section Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Street Address:

Amendment Section
Division of Corporations
The Centre of Tallahassee
2415 N. Monroe Street, Suite 810
Tallahassee, FL 32303

IMPORTANT NOTICE: Pursuant to s.607.1622(8), F.S., each party to the merger must be active and current in filing its annual report through December 31 of the calendar year which this articles of merger are being submitted to the Department of State for filing.

ARTICLES OF MERGER

The following articles of merger are submitted in accordance with the Florida Business Corporation Act, pursuant to section 607.1105, Florida Statutes.

<u>Name</u>	<u>Jurisdiction</u>	Entity Type	Document Number (If known/ applicable)	
Palm Beach Credit Adjustors, Inc.	FL	C	H27301	
SECOND: The name and jurisdiction of each	n <u>merging</u> eligible	entity:		
Name	Jurisdiction	Entity Type	Document Number	
<u>ivaine</u>	Jurisdiction	Littley Type		
Kendall Credit And Business Service, Inc.	FL	C	(1f known/ applicable) P93000058998	
		_	(If known/ applicable)	
		_	(If known/applicable)	
		_	(If known/ applicable)	

<u>THIRD:</u> The merger was approved by each domestic merging corporation in accordance with s.607.1101(1)(b), F.S., and by the organic law governing the other parties to the merger.

<u>FOUR</u>	TH: Please check one of the boxes that apply to surviving entity:
v	This entity exists before the merger and is a domestic filing entity.
	This entity exists before the merger and is not authorized to transact business in Florida.
0	This entity exists before the merger and is a domestic filing entity, and its Articles of Incorporation are being amended as attached.
	This entity is created by the merger and is a domestic corporation, and the Articles of Incorporation are attached.
	This entity is a domestic eligible entity and is not a domestic corporation and is being amended in connection with this merger as attached:
	This entity is a domestic eligible entity being created as a result of the merger. The public organic record of the survivor is attached.
	This entity is created by the merger and is a domestic limited liability limited partnership or a domestic limited liability partnership, its statement of qualification is attached.
FIFTH	E Please check one of the boxes that apply to domestic corporations:
v	The plan of merger was approved by the shareholders and each separate voting group as required.
	The plan of merger did not require approval by the shareholders.
SIXTH	1: Please check box below if applicable to foreign corporations
	The participation of the foreign corporation was duly authorized in accordance with the corporation's organic laws.
SEVE:	NTH: Please check box below if applicable to domestic or foreign non corporation(s).
	Participation of the domestic or foreign non corporation(s) was duly authorized in accordance with each of such eligible entity's organic law.

EIGHTH: If other than the date of fil than 90 days after the date this docume	ing, the delayed effective date of the merger, which is filed by the Florida Department of State:	th cannot be prior to nor more
Note: If the date inserted in this block listed as the document's effective date	does not meet the applicable statutory filing requion the Department of State's records.	irements, this date will not be
NINTH: Signature(s) for Each Party: Name of Entity/Organization: Palm Beach Credit Adjusto	rs, Inc. Signaturc(s):	Typed or Printed Name of Individual: Jared M. Smith, CEO
Kendall Credit And Business Service,	Inc. One by Bur	Ana Lopez-Blazquez, President
Corporations: General partnerships: Florida Limited Partnerships: Non-Florida Limited Partnerships: Limited Liability Companies:	Chairman, Vice Chairman, President or Officer (If no directors selected, signature of incorporal Signature of a general partner or authorized per Signatures of all general partners Signature of a general partner Signature of an authorized person	uor.)

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