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INTENTION TO FILE
ARTICLES OF INCORPORATION

FILED
00 JAN -5 PM 4:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

December 8, 1999

Department of State
Corporate Records/
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

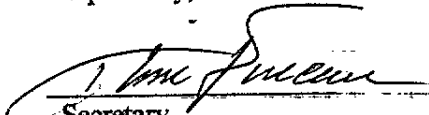
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-12/15/99--01046--007
*****87.50 *****87.50

Dear Sir/Madam:

Enclosed find one original and a copy of the Articles of Incorporation of World Credit Repair, Inc.

Also find enclosed a check made payable to the Secretary of State in the amount of \$87.50 which includes the statutory filing fee. Your assistance in establishing the corporation to be known as World Credit Repair Inc. is appreciated.

Respectfully,


Secretary

Please RETURN to
World Credit Repair, Inc.
3555 DUNFRIE'S DR.
PENSACOLA, FL. 32505

W99-28807

KRM
200



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

December 17, 1999

R. KIM DUNCAN
3555 DUNFRIES ROAD
PENSACOLA, FL 32505

SUBJECT: WORLD CREDIT REPAIR, INC.
Ref. Number: W99000028807

We have received your document for WORLD CREDIT REPAIR, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

You must list the corporation's principal office and/or a mailing address in the document.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6926.

Cheryl Gallmon-Case
Document Specialist

Letter Number: 899A00059274

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Articles Of Incorporation
Of
World Credit Repair, Inc.

Article One

The name of the corporation is World Credit Repair, Inc.

Article Two

The period of its duration is perpetual.

Article Three

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

Article Four

The aggregate number of shares which the corporation shall have the authority to issue is 10,000 shares of common stock of the par value of dollars (\$1.00) each.

Article Five

The corporation will not commence business until it has received for the insurance of shares consideration of the value of \$10,000.00 consisting of money, labor done or property actually received.

Article Six

The street address of its initial registered office is 3555 Dunfries Rd. Pensacola, FL 32505, and the name of its initial registered agent at such address is Michael T. Jacks.

Article Seven

The number of directors constituting the initial board of directors is two, and the names and addresses of the person or persons who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified are:

NAME	ADDRESSES
Michael T. Jacks	3555 Dunfries Rd. Pensacola, FL 32505
R. Kim Duncan	1960 Candlewood Dr. Navarre, FL 32566

Article Eight

The board or Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their conferred by statute.

Article Nine

The name and address of the incorporator is:

NAME

ADDRESS

R. Kim Duncan

1960 Candlewood Dr. Navarre, FL 32566


incorporator

Article Ten

The powers of the incorporators cease upon filing of the articles of incorporation.

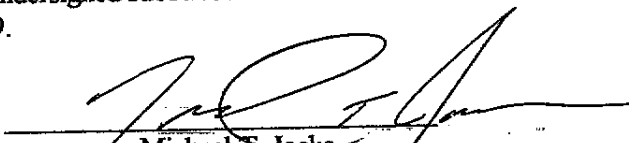
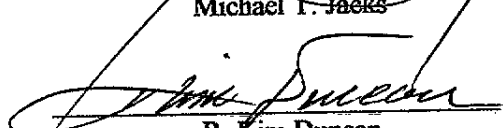
Article Eleven-Bylaws

The power to adopt, alter, amend, or repeal bylaws shall be vested in the Board of Directors and the shareholders.

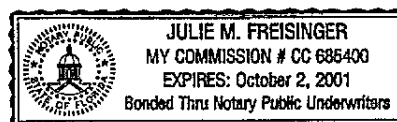
Article Twelve

It is the intent of this character that the directors may sell the capital stock of this corporation in accordance with the conditions of sections 1242-1244, inclusive, of the Internal Revenue Code.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 8th day of December, 1999.


Michael T. Jacks

R. Kim Duncan





CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 or 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1 The name of the corporation is: WORLD CREDIT REPAIR, Inc.

*Principal
Off.*

3555 DUNFRIES RD, PENSACOLA FL 32503

2. The name and address of the registered agent and office is:

MICHAEL T. JACKS
(Name)

3555 DUNFRIES RD
(P.O. Box not acceptable)

PENSACOLA FL 32503 800 477 2438
(City/State/Zip)

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, 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 relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

[Signature] 12-27-1999
(Signature) (Date)