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FILED  
00 MAR 31 PM 6:22  
STATE OF FLORIDA  
TALLAHASSEE

Secretary of State  
Corporate Records Bureau  
P.O. Box 6327  
Tallahassee, Florida 32301

800003192029--2  
-03/31/00 -01079-013  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

RE: Credit Repair of America, Inc.

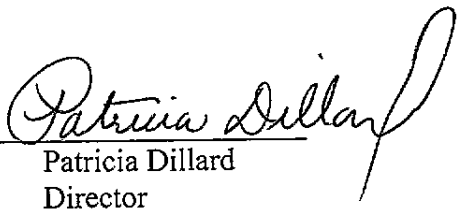
Gentlemen:

Enclosed please find the Articles of Incorporation for the aforementioned new corporation. Enclosed please find my check in the amount of \$78.75, for the filing fee, certified copy fee, registered agent fee and charter tax.

Should any of this be lacking in order to comply with the laws of the State of Florida, please do not hesitate to contact me.

Very truly yours,

By:

  
Patricia Dillard  
Director

/rcl

Enclosures

D. BROWN APR - 4 2000

**ARTICLES OF INCORPORATION  
OF  
CREDIT REPAIR OF AMERICA, INC.**

FILED  
00 MAR 31 PM 6:22  
CLERK OF CIRCUIT COURT  
MIAMI, FLORIDA

**ARTICLE I - NAME**

The name of this Corporation is Credit Repair of America, Inc.; the mailing address is 290 NW 183<sup>rd</sup> Street, Miami, Florida 33169.

**ARTICLE II - DURATION**

This Corporation shall exist perpetually commencing on the date these Articles are filed.

**ARTICLE III - PURPOSE**

This Corporation is organized for the purpose of conducting any lawful business for which corporations may be incorporated under the Florida General Corporations Act.

**ARTICLE IV - CAPITAL STOCK**

This Corporation is authorized to issue 1,000 shares of stock \$1.00 par value, which said shares shall be designated as "Common Shares".

**ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the Corporation is 290 NW 183<sup>rd</sup> Street, Miami, Florida 33169. The name of the initial Registered Agent of this Corporation is Patricia Dillard.

**ARTICLE VI - PRINCIPAL OFFICE**

The street address of the principal office is 290 NW 183<sup>rd</sup> Street, Miami, Florida 33169. The name of the principal officer is Patricia Dillard.

**ARTICLE VII - INITIAL BOARD OF DIRECTORS**

This Corporation shall have one (1) initial director. The number of directors may increase from time to time by the By-Laws but shall never be less than one (1). The name and address of the initial director of this Corporation is:

Patricia Dillard  
290 NW 183<sup>rd</sup> Street  
Miami, Florida 33169

### ARTICLE VIII - INCORPORATION

The name and address of the person signing these Articles is:

Patricia Dillard  
290 NW 183<sup>rd</sup> Street  
Miami, Florida 33169

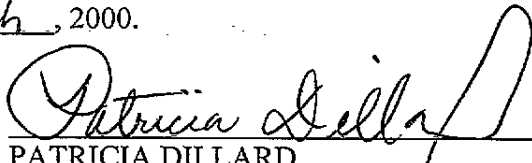
### ARTICLE IX

This Corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

### ARTICLE X - AMENDMENT

This Corporation reserves the right to amend, rescind, or repeal any provisions contained in these Articles of Incorporation, and amendment thereof, and any right conferred upon the shareholders herein to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 28 day of March, 2000.

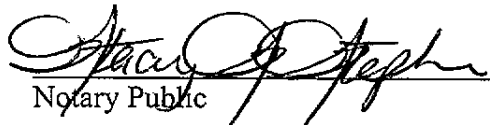
  
PATRICIA DILLARD

STATE OF FLORIDA

COUNTY OF DADE

Before me, the undersigned authority, personally appeared PATRICIA DILLARD to me well known and known to me to be the person described in and who acknowledged to and before me that she executed the same for the purposes therein expressed.

WITNESS my hand and official seal this 28<sup>th</sup> day of March, 2000.

  
Notary Public

My Commission Expires:



## ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent to accept service of process for the above-stated Corporation, at a place designated in these Articles of Incorporation, I hereby agree to act in that capacity, to comply with the provisions of Florida Statutes Section 48.091 and any Amendments hereto, and to comply with the provisions of all other Statutes related to the proper and complete performance of my duties.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 28<sup>th</sup> day of March, 192000.

  
PATRICIA DILLARD

00 MAR 31 PM 6:22  
FILED  
CLERK OF DISTRICT COURT  
JACKSONVILLE, FLORIDA