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Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

Fax Number : (850)922-4001

From:

Account Name : KENNETH W. MCCOY, P.A.

Account Number: I19990000061
Phone: (305)362-1841
Fax Number: (305)362-0432

SECRETARY OF STATE DIVISION OF CORPORATIONS

FLORIDA PROFIT CORPORATION OR P.A.

First Credit Financial Corporation

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0/10
\$87,50
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B. McKnigh: APR 1 8 2000



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

April 17, 2000

KENNETH W MCCOY

SUBJECT: FIRST CREDIT, INC.

REF: W00000010085

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

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Adding "of Florida" or "Florida" to the end of a name is not acceptable.

THE CONFLICT IS FIRST CREDIT CORPORATION DOC #J26481. ALSO, PLEASE CORRECT THE SPELLING OF THE INCORPORATORS NAME IN ARTICLE 7.

If you have any further questions concerning your document, please call (850) 487-6931.

Becky McKnight Document Specialist

FAX Aud. #: H00000014708 Letter Number: 600A00020973 H00000014708 2

ARTICLES OF INCORPORATION

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First Credit Financial Corporation

ARTICLE I - NAME & ADDRESS

THE NAME AND ADDRESS OF THE CORPORATION SHALL BE:

First Credit Financial Corporation

7512 S.W. 95 PLACE MIAMI, FL 33173

ARTICLE II - DURATION

THIS CORPORATION SHALL HAVE PERPETUAL EXISTENCE UNLESS DISSOLVED ACCORDING TO LAW AND ITS EXISTENCE UPON FILING DATE.

ARTICLE III - PURPOSE

THE CORPORATION IS ORGANIZED FOR THE PURPOSE OF TRANSACTING ANY AND ALL LAWFUL BUSINESS .

ARTICLE IV - CAPITAL STOCK

THE CORPORATION IS AUTHORIZED TO ISSUE ONE THOUSAND (1000) SHARES OF FIFTY CENTS (\$0.50), PAR VALUE, COMMON STOCK WHICH SHALL BE DESIGNATED "COMMON SHARES".

ARTICLE V - POWER OF SHAREHOLDERS

THERE SHALL BE NO BOARD OF DIRECTORS AND ALL AFFAIRS NORMALLY CONDUCTED BY A BOARD OF DIRECTORS SHALL BE CONDUCTED BY THE SHAREHOLDERS. THE SHAREHOLDERS SHALL HAVE THE SAME POWER AND AUTHORITY AS THAT OF A BOARD OF DIRECTORS.

KENNETH W. McCOY, P.A. 15150 N.W. 79 COURT, SUITE 195 MIAMI LAKES, PI. 33016 (305) 362-1841 H00000014708 2 DIVISION OF CONFORATIONS

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ARTICLE VI - INDEMNIFICATION

THE CORPORATION SHALL INDEMNIFY THE OFFICERS AND SHAREHOLDERS OF THE CORPORATION TO THE FULLEST EXTENT AUTHORIZED BY SECTION 607.014, FLORIDA STATUTES. FOR THE PURPOSE OF INTERPRETING THIS ARTICLE AND THE AFOREMENTIONED FLORIDA STATUTE, THE SHAREHOLDER SHALL BE CONSIDERED A DIRECTOR WHEN THE ACTION TAKEN BY HIM FOR WHICH INDEMNIFICATION IS SOUGHT IS ACTION TRADITIONALLY CONDUCTED BY A DIRECTOR.

ARTICLE VII - INCORPORATOR

THE NAME AND ADDRESS OF THE PERSON SIGNING THESE ARTICLES OF INCORPORATION IS:

Eileen EI-IEEN BETANCOURT TOBCHI 7512 S.W. 95 PLACE MIAMI, FL 33173

ARTICLE VIII - INITIAL REGISTERED AND PRINCIPAL OFFICE AND AGENT
THE STREET ADDRESS OF THE INITIAL REGISTERED OFFICE OF THIS
CORPORATION IS:

7512 S.W. 95 PLACE MIAMI, FL 33173

AND THE NAME OF THE INITIAL REGISTERED AGENT OF THIS CORPORATION AT THAT ADDRESS IS:

ELIEEN BETANCOURT TOBCHI

IN WITNESS WHEREOF, THE UNDERSIGNED	INCORPORATOR HAS EXPONED
THESE ARTICLES OF INCORPORATION, ON THIS	
2000.	DAY OF/
2000.	

INCORPOR A TOP

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STATE OF FLORIDA COUNTY OF DADE

BEFORE ME, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC, AUTHORIZED TO TAKE ACKNOWLEDGMENTS IN THE STATE AND COUNTY SET FORTH HEREIN ABOVE, PERSONALLY APPEARED ELIEEN BETANCOURT TOBCHI, WHO PRODUCED THE FOLLOWING FLORIDA DRIVER'S LICENSE NUMBER \$352-210-70-599-0, KNOWN TO BE AND KNOWN BY ME TO BE THE PERSON WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION OF FIRST CREDIT, INC. AND HE SHE ACKNOWLEDGED BEFORE ME THAT HE/SHE EXECUTED THESE ARTICLES OF INCORPORATION.

> Marisola G. Melcon Commission # CC 732995 Expires April 12, 2902 BONDED THRU ATLANTIC BONDING CO., INC.

NOTARY PUBLIC

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REGISTERED AGENT CERTIFICATE

THE UNDERSIGNED HEREBY ACCEPTS THE OFFICE OF REGISTERED AGENT FOR FIRST-CREETF, INC. AND AGREES TO ACCEPT SERVICE OF PROCESS FOR SAID CORPORATION AT THE PLACE DESIGNATED IN ITS ARTICLES OF INCORPORATION AS ITS PRINCIPAL PLACE OF BUSINESS AND TO ACT IN SAID CAPACITY IN ACCORDANCE WITH THE LAWS OF THE STATE OF FLORIDA.

DATED, AT DADE COUNTY, FLORIDA, ON THIS V DAY OF V

_ 2000

ELLEEN BETANCOURT TOBCHI

Eileen

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