

P000000 39193

Cloud Consulting, Inc.

2623 Green Crossing Drive, Tallahassee, Florida 32308
Telephone (850) 671-5588 Facsimile (850) 671-2767

April 18, 2000

Hand Delivered

Secretary of State
Bureau of Corporation Records
409 East Gaines Street
Tallahassee, Florida 32314

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

00 APR 19 PM 12:05

APPROVED
AND
FILED

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-04/19/00--01072--015
*****87.50 *****87.50

RE: Articles of Incorporation for
National Association Credit Services, Inc.

Dear Sir or Madam:

Please find the original and one copy of the Articles of Incorporation for National Association Credit Services, Inc. that we would like to be filed with your office. Also enclosed, please find a check in the amount of \$87.50, for the filing fee, certified copy and certificate of good standing for this corporate filing.

As soon as these articles have been filed please have someone contact my office and I will personally pick up our copies.

Thanking you in advance for your time and consideration in this matter.

Sincerely,


Wade Cloud, President
Cloud Consulting

/rwc
Enclosure

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

00 APR 19 PM 12:00

RECEIVED

T. SMITH APR 19 2000

Will Wait

APPROVED
AND
FILED

00 APR 19 PM 12:05

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF**

NATIONAL ASSOCIATION CREDIT SERVICES, INC.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

National Association Credit Services, Inc.

The address of the principal office of this corporation shall be 8800 49th Street North, Pinellas Park, Florida 33782, and the mailing address of the corporation shall be the same.

ARTICLE II NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the State of Florida.

ARTICLE III CAPITOL STOCK

The maximum number of shares of stock that the corporation is authorized to issue or have outstanding at any one time is 1,000 shares of common stock or a par value of \$1.00 per share.

ARTICLE IV REGISTERED AGENT

The name and street address of the initial registered agent of the corporation shall be:

Robert Wade Cloud
c/o Cloud Consulting, Inc.
2623 Green Crossing Drive
Tallahassee, FL 32308

ARTICLE V TERM OF EXISTENCE

The corporation's term of existence is perpetual.

ARTICLE VI OFFICERS

The name and address of the initial officer of the corporation who shall hold office for the first year of the corporation, or until a successor(s) are elected or appointed is:

Steven Raykher, President
8800 49th Street North
Pinellas Park, Florida 33782

ARTICLE VII BOARD OF DIRECTORS

The corporation shall have an initial Board of Directors consisting of one (1) person. The number of Directors may be increased or from time by a resolution of the majority of the stockholders but shall never be less than one. The name and address of the initial Director of this corporation is:

Steven Raykher, President
8800 49th Street North
Pinellas Park, Florida 33782

ARTICLE VIII INCORPORATORS

The name and street address of the incorporator to these Articles of Incorporation is:

Cloud Consulting, Inc.
c/o Robert Wade Cloud
2623 Green Crossing Drive
Tallahassee, FL 32308

IN WITNESS WHEREOF, the undersigned incorporator has set his hand and seal this 18th day of April, 2000.



Robert Wade Cloud, Incorporator
On Behalf of Cloud Consulting, Inc.

ACCEPTANCE OF REGISTERED AGENT
DESIGNATED IN ARTICLES OF INCORPORATION
OF NATIONAL ASSOCIATION CREDIT SERVICES, INC.

I, Robert Wade Cloud, having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, am familiar with and accept the obligations of the position of Registered Agent under Section 607.0505 of the Florida Statutes.



Robert Wade Cloud
for Cloud Consulting, Inc.
Registered Agent

APPROVED
AND
FILED

00 APR 19 PM 12:05

SECRETARY OF STATE
TALLAHASSEE, FLORIDA