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ACCOUNT NO. : 072100000032

REFERENCE: 720111

9575A

COST LIMIT :

ORDER DATE: June 5, 2000

1:36 PM ORDER TIME :

ORDER NO. : 720111-005

CUSTOMER NO:

9575A

CUSTOMER: C. Ted French, Esq.

DICKINSON & GIBBONS, P A 1750 Ringling Boulevard

Sarasota, FL 34236

NAME:

CREDIT OPTIONS, INC.

ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Harris - EXT. 1137

EXAMINER'S INITIALS:

FILED SECRETARY OF STATE BIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION OF CREDIT OPTIONS, INC.

00 JUN -5 PM 3:50

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

Article I. Name and Address. The name and address of the Corporation is:

Credit Options, Inc.

141 Holly Avenue Sarasota, Florida 34243

Article 2. Duration. The duration of the Corporation is perpetual.

Article 3. Purpose. The general purposes for which the Corporation is organized are the following:

- A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.
- B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.
- Article 4. Capital Stock. The aggregate number of shares which the Corporation is authorized to issue is 7,500 shares of common stock. Such shares shall be of a single class and shall have a par value of \$1.00 per share.
- Article 5. Initial Registered Office and Agent. The street address of the initial Registered Office of the Corporation is 1750 Ringling Boulevard, Sarasota, Florida 34236, and the name of its initial Registered Agent at that address is C. Ted French, Esq.

Article 6. Initial Board of Directors. The number of Directors constituting the initial Board of Directors is three. The number of Directors may be increased or decreased from time to time in accordance with the Bylaws but shall never be less than one. The name and address of the initial Directors of the Corporation is as follows:

Robert Van Ness, President, 141 Holly Avenue, Sarasota, Florida 34243 Tom French, Vice President, 141 Holly Avenue, Sarasota, Florida 34243 Linda Van Ness, Secretary\Treasurer, 141 Holly Avenue, Sarasota, Florida 34243 Article 7. Incorporators. The name and address of the Incorporator is as follows:

Robert Van Ness, 141 Holly Avenue, Sarasota, Florida 34243

Article 8. Amendment. The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment to them, and any right conferred upon the Shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned have signed these Articles of Incorporation on this 2000 day of June, 2000.

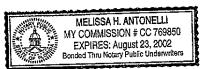
ROBERT VAN NESS

STATE OF FLORIDA COUNTY OF SARASOTA

Before me personally appeared **ROBERT VAN NESS**, to me personally known and known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged to and before me that he executed said instrument for the purposes therein expressed and he did not take an oath.

WITNESS my hand and official seal this _____ day of June, 2000.

Notary Public



00 JUN -5 PM 3:50

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of CREDIT OPTIONS, INC. which is contained in the foregoing Articles of Incorporation.

DATED this _____ day of June, 2000.

Ted French, Esq.,

Registered Agent