

Charter Number Only

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1000106578

VALIDATION ONLY

Requestor's Name
Jose Lornoy
Address
2100 W. 76 St. 401
Hialeah, FL 33
City State ZIP Phone

231-7757
Migdalia

CORPORATION(S) NAME

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*****78.75 *****78.75

First Finance Credit (G.P.), Inc.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

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Empire Toll Free: 1-800-432-3028

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| <input checked="" type="checkbox"/> Profit | <input type="checkbox"/> Amendment | <input type="checkbox"/> Merger |
| <input type="checkbox"/> NonProfit | | |
| <input type="checkbox"/> Foreign | <input type="checkbox"/> Dissolution | <input type="checkbox"/> Mark |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Annual Report | <input type="checkbox"/> Other |
| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Reservation | <input type="checkbox"/> Change of Registered Agent |
| <input checked="" type="checkbox"/> Certified Copy | <input type="checkbox"/> Photo Copies | <input type="checkbox"/> Certificate Under Seal |
| <input type="checkbox"/> Call When Ready | <input type="checkbox"/> Call If Problem | <input type="checkbox"/> After 4:30 |
| <input checked="" type="checkbox"/> Walk In | <input type="checkbox"/> Will Wait | <input checked="" type="checkbox"/> Pick Up |
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TALLAHASSEE FLORIDA

**ARTICLES OF INCORPORATION
OF
FIRST FINANCE CREDIT (G.P.), INC.**

The undersigned incorporators, for the purpose of forming a corporation under the Laws of the State of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I: CORPORATE NAME

The name of this corporation is:

FIRST FINANCE CREDIT (G.P.), INC.

ARTICLE II: CORPORATE ADDRESS

The street address of the initial principal office and the mailing address of this corporation is:

**2100 West 76th. Street
Suite # 401
Hialeah, Florida 33016-5504**

with the privilege of having its offices and branch offices at other places within or without the State of Florida.

ARTICLE III: NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE IV: CAPITAL STOCK

The capital stock authorized, the par value thereof, and the characteristics of such shall be as follows:

Number of Shares Authorized	Par value per share	Class of Stock
300	\$ 1.00	Common

All of the said stock shall be payable in cash.

Upon the sale for cash of any new stock of the same kind, class or series as that which they already hold, every stockholder of this corporation shall have the preemptive right to purchase his pro rata share thereof at the price at which it is offered to others, whether or not in excess of par. Fractional shares need not be issued on account of this provision.

ARTICLE V: TERM OF EXISTENCE

This corporation shall commence its existence immediately upon the filing of these Articles of Incorporation and shall exist perpetually thereafter unless sooner dissolved according to law.

ARTICLE VI: INITIAL REGISTERED AGENT AND OFFICE

The initial registered office of this corporation shall be at 2100 West 76th Street Suite 401, Hialeah, Florida 33016-5504. The initial registered agent at that address shall be: JAVIER L. LUKIN who will acknowledge his appointment at the end of these articles of incorporation.

ARTICLE VII: BOARD OF DIRECTORS

This corporation shall have at least two directors, with the exact number to be specified by the stockholders from time to time unless the stockholders shall, by a majority vote thereafter, determine that the corporation be managed by the stockholders.

ARTICLE VIII: INITIAL DIRECTORS

The names of the initial directors of this corporation and their street address are:

JAVIER L. LUKIN
1015 Weeping Willow Way
Hollywood, Fl 33019

DANIEL H. NAVARRO
801 Diplomat Parkway
Hallandale, Fl 33009

The persons named as initial directors shall hold office for the first year of existence of this Corporation or until their successors are elected or appointed and have qualified.

ARTICLE IX: INCORPORATORS

The names and street address of the persons signing these Articles of Incorporation as the Incorporators are:

JAVIER L. LUKIN
1015 Weeping Willow Way
Hollywood, Fl 33019

DANIEL H. NAVARRO
801 Diplomat Parkway
Hallandale, Fl 33009

ARTICLE X: TRANSACTIONS

No contract or other transaction between this corporation and any other corporation, and no act of this corporation, shall in any way be affected or invalidated by the fact that any of the directors of this corporation are pecuniary or otherwise interested in, or are directors or officers of, such other corporation. Any director individually, or any firm of which any director may be a member, may be a party to, or may be pecuniary or otherwise interested in any contract or transaction of this corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any director of this corporation who is also a director or an officer of such other corporation, or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this corporation which shall authorize any such contractor transaction with like force an effect as if he were not such a director or officer of such other corporation, or not so interested.

ARTICLE XI: PRIVATE PROPERTY

The private property of the stockholders shall not be subject to payment of the corporate debts in any extent whatever. The corporation shall have a first lien on the shares of its stockholders and upon the dividends due them for any indebtedness of such stockholders to the corporation.

ARTICLE XII: INDEMNIFICATION

This corporation shall indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

IN WITNESS HEREOF, WE, the undersigned, being the incorporators execute these Articles of Incorporation for the purpose of forming a Corporation pursuant to the laws of the State of Florida


JAVIER L. LUKIN, incorporator

Dated: 11-14-2000


DANIEL H. NAVARRO, incorporator

Dated: 11/14/2000

ACKNOWLEDGMENT:

Having been named as registered agent and to accept service of process for the above named corporation at the place designated in these Articles of Incorporation, the undersigned hereby accepts the appointment of Registered Agent and agrees 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 of Registered Agent.

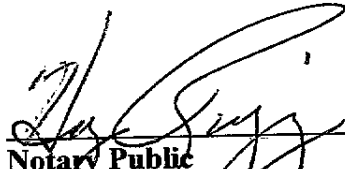
JAVIER L. LUKIN, Registered Agent


Hialeah, November 14, 2000.

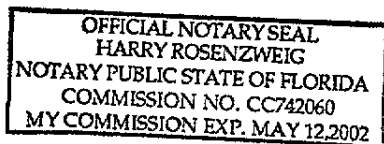
STATE OF FLORIDA
COUNTY OF MIAMI DADE

BEFORE ME, the undersigned authority, personally appeared **Javier L. Lukin and Daniel H Navarro** to me known to be the persons described in and who executed the foregoing Articles of Incorporation, who, after being duly sworn under oath, acknowledged before me that they executed the same for the purposes therein expressed.

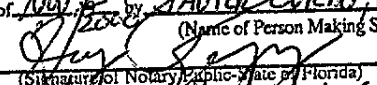
WITNESS my hand and official seal in the State of Florida, County of Miami Dade this 14th day of November 2000.


Notary Public
State of Florida at Large

My commission expires:



STATE OF FLORIDA
COUNTY OF BROWARD

Sworn (or affirmed) and subscribed before me this 14 day
of NOV by JAVIER LUKIN, DANIEL NAVARRO
(Name of Person Making Statement)

(Signature of Notary Public - State of Florida)
HARRY ROSENZWEIG
(Print, Type, or Stamp Commissioned Name of Notary Public)
Personally Known X or Produced Identification X
Type of Identification Produced DRIVERS LICENSE

FILED
00 NOV 15 AM 11:07
SECRETARY OF STATE
TALLAHASSEE FLORIDA