S.H. HOSHOR

Certified Public Accountant

Member American Institute of Certified Public Accountants 7464 Wentworth Drive Lake Worth, FL 33467 (561) 969-9201 FAX (561) 642-4257

Member Florida Institute of Certified Public Accountants

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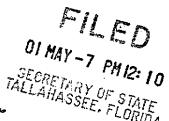
Please Send A Centried copy to the corporate mailing Address.

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ARTICLES OF INCORPORATION
OF
CREATIVE FINANCING, INC.



The undersigned, acting as incorporator of a Florida corporation under the Florida General Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation.

Article I Name of Corporation

The name of the Corporation shall be: CREATIVE FINANCING, INC	-
The Corporation shall have perpetual existence.	<u>—</u> -

Article II Purpose

The Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida.

Article III Capital Stock

The Corporation is authorized to issue stock consisting of 100 shares at 1.00 par value common stock.

Article IV Initial Corporate Office and Mailing Address

The Corporate mailing address and the initial registered office of the Corporation is	
11481 ISLAND LAKES LAND BOCA PATON, FL 33498	
The name of the initial registered agent of the Corporation is	
KICHARD CRUZ	

Article V Initial Board of Directors

The Corporation shall initially have one director to hold office until the first Annual Meeting of Shareholders and until the successor shall have been duly elected and qualified, or until earlier resignation, removal from office, or death. The number of directors may be either increased or decreased from time to time in accordance with the By-Laws of the Corporation. The name of the initial director of the Corporation is:

Article VI Incorporator

The name and address of the incorporator of the Corporation is:

RICHARD CRUZ 11481 ISLAND LAKES LANE BOCARATON FL 33498

Article VII Amendments

These Articles of Incorporation may be amended in accordance with applicable law upon the affirmative vote of the holders of a majority of the outstanding shares of the Corporation. Any right conferred any shareholder by these Articles of Incorporation is subject to this reservation. IN WITNESS WHEREOF, THE UNDERSIGNED HAS EXECUTED THESE ARTICLES OF INCORPORATION ON THIS

DAY OF

Incorporator

Before me, the undersigned authority, authorized to take acknowledgments in the state and county set forth below, personally appeared <u>RICHARD CROZ</u> who is known by me to be the person who executed the forgoing Articles of Incorporation and he acknowledged before me that he executed these Articles of Incorporation.
STATE OF FLORIDA COUNTY OF BROWARD SS#302-68-6170
The forgoing instrument was acknowledged before me this
SANDRA H. HOSHOR MY COMMISSION # CC 800111 EXPIRES: 02/21/2003 Sandra H. Hoshor 1-800-3-NOTARY Fin Notary Services & Bonding Co
ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT: I hereby am familiar with and accept the duties and responsibilities as Registered Agent of Figure 2000 Date 5 400

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