

Division of Corporations

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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)205-0381

From:

Account Name : TOVAR & COMPANY, P.A.
Account Number : I20010000086
Phone : (954)364-6266
Fax Number : (954)364-6267

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DIVISION OF CORPORATIONS
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FLORIDA PROFIT CORPORATION OR P.A.

R 1 CREDIT CORPORATION

Certificate of Status	0
Certified Copy	1
Page Count	02
Estimated Charge	\$78.75

W-14737

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ARTICLES OF INCORPORATION
OF
R 1 CREDIT CORPORATION.

ARTICLE I: NAME

The name of the Corporation shall be: R 1 CREDIT CORPORATION.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and mailing address of this Corporation shall be:

13014 SW 128 Street, Miami, FL 33186

ARTICLE III: PURPOSE

The Corporation will engage in the repair of credit bureau profiles, credit financing, collection of all forms of receipts, financial and/or banking instruments for third party clients including, but not limited to, factoring and asset based loan financing and all industry related activities as well as any other lawful business in the United States and abroad.

ARTICLE IV: SHARES

The number of shares of stock that this Corporation is authorized to have outstanding at any one time is:

TEN THOUSAND (10,000) shares of US\$1.00 par value each

ARTICLE V: INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida Street Address of the initial Registered Agent is:

José G. Tovar
Tovar and Company, P.A.
9900 Stirling Road, Suite 222
Hollywood, Florida 33024

ARTICE VI: INITIAL BOARD OF DIRECTORS AND OFFICERS

The Corporation shall initially have three (3) Directors and four (4) Officers to hold office until the first annual meeting of stockholders or Directors, respectively, and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office or death.

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The number of Directors may increase in accordance with the procedure stated in the By-Laws of the Corporation. The number of Officers may also increase or decrease in accordance with the procedure stated in the By-Laws of the Corporation.

The name and address of the initial Directors are:

Antonio E. Arias, 661 NW 170 Terrace, Pembroke Pines, FL 33028
Kenneth La Grave, 10527 SW 147 Court, Miami, FL 33196
Teodoro Quijada, 9900 Stirling Road, NO. 222, Hollywood, FL 33024

The names of the initial Officers are:

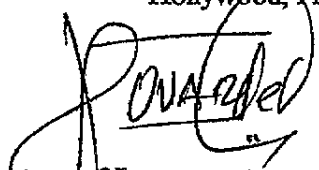
President: Antonio E. Arias, 661 NW 170 Terrace, Pembroke Pines, FL 33028
Vice-President: Kenneth La Grave, 10527 SW 147 Court, Miami, FL 33196
Treasurer: Teodoro Quijada, 9900 Stirling Road, NO. 222, Hollywood, FL 33024
Secretary: José G. Tovar, 1898 NW 167 Avenue, Pembroke Pines, FL 33028

ARTICLE V: INCORPORATOR

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

José G. Tovar
Tovar & Company, P.A.
9900 Stirling Road, Suite 222
Hollywood, Florida 33024

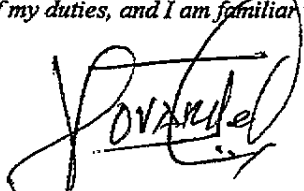
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Signature of Incorporator

Date: June 18, 2001

Having been named as Registered Agent and to accept service of process for the above stated Corporation at the place designated in this certificate, I hereby accept the appointment as Registered Agent and agree 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 as Registered Agent.



Signature of Registered Agent

Date: June 18, 2001

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