Electronic Articles of Incorporation For

P01000074698 FILED July 30, 2001 Sec. Of State

MULTICREDIT CORP

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

MULTICREDIT CORP

Article II

The principal place of business address:

1235 NW 78TH AVENUE SUITE #1 MIAMI, FL. 33126-181

The mailing address of the corporation is:

9953 COSTA DEL SOL BLVD. MIAMI, FL. 33178

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

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Article V

The name and Florida street address of the registered agent is:

OSCAR E AZAR SR 9953 COSTA DEL SOL BLVD. MIAMI, FL. 33178

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: OSCAR E AZAR

Article VI

The name and address of the incorporator is:

OSCAR E AZAR 9953 COSTA DEL SOL BLVD. MIAMI, FL 33178

Incorporator Signature: OSCAR E AZAR

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P OSCAR E AZAR SR 9953 COSTA DEL SOL BLVD. MIAMI, FL. 33178