

PORODORSO17 CREDITION USA

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February 22, 2002

500005032725--5 -03/01/02--01062--016 *****78.75 *****78.75

Florida Department of State Secretary of State Division of Corporations 409 East Gains Street Tallahassee, FL 32399

To Whom It May Concern:

Enclosed please finds the following documents

- 1. Original Articles of Corporation for EME INVESTMENTS, INC
- 2. Check #0457 on the amount of \$78.75, an appropriate fee

If you have any question, please do not hesitate to call us at (305) 261-8000.

Truly yours,

OUR 8th ANNIVERSARY

CREDIT FIX USA

DIVISION OF CORPORATIONS

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"KNOWLEDGE AND EXPERIENCE ARE OUR SECRET WEAPONS"



ARTICLES OF INCORPORATION of EME INVESTMENTS, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I CORPORATE NAME

The name of this corporation is: EME INVESTMENTS, INC.

ARTICLE II SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value With a par value of \$ 1.00 per share.

ARTICLE III REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such addresses is:

LISSET CERDA 420 SW 133 PLACE MIAMI, FL 33184 MIAMI-DADE COUNTY

THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

ARTICLE V DIRECTORS

The names and residence addresses of the persons constituting the initial board of directors are:

LISSET CERDA 420 SW 133 PLACE MIAMI, FL 33184 MIAMI-DADE COUNTY MIRIAM CERDA 420 SW 133 PLACE MIAMI, FL 33184

MIAMI-DADE COUNTY

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

ARTICLE VI LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (I) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

CERTIFICATION

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.

LISSET CERDA, Incorporator

420 SW 133 PLACE MIAMI, FL 33184

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.

LISSET CERDA