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OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. FRESH START 4 EVER CREDIT SERVICES, INC.
(Corporation Name) (Document #)

2. _____
(Corporation Name) (Document #)

3. _____
(Corporation Name) (Document #)

4. _____
(Corporation Name) (Document #)

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<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

RECEIVED
02 MAY 15 AM 11:02
DIVISION OF CORPORATION

FILED
02 MAY 15 PM 12:59
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

Examiner's Initials

**Articles of Incorporation
Of
Fresh Start 4 Ever Credit Services, Inc.**

The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

02 MAY 15 PM 12:59
FILED
TALLAHASSEE, FLORIDA
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**Article I
Name**

The name of the corporation shall be: **Fresh Start 4 Ever Credit Services, Inc.**

**Article II
Nature of Business**

The corporation shall have the powers to engaged in any lawful activity for which corporations may be organized under the Florida Business Corporation Act.

**Article III
Mailing Address**

The initial mailing address of the corporation is:

**Fresh Start 4 Ever Credit Services, Inc.
825 Brickell Bay Drive, Suite 1750
Miami, Florida 33131**

**Article IV
Duration**

This corporation shall exist perpetually.

**Article V
Capital Stock**

The aggregate number of shares that the corporation shall have authority to issue and to have outstanding at any one time is 100 share of common stock with no par value.

**Article VI
Right to Vote**

Each holder of common shares shall have one vote for each such share held of record on all matters submitted for shareholder approval. Except as otherwise specifically required by law, or except as specifically provided in this articles of incorporation, all other matters requiring shareholder approval shall requires an affirmative vote of a majority of the shares voting thereon.

**Article VI
Board of Directors**

The number of directors of the corporation shall be fixed by the bylaws of the corporation. The election of directors shall be done in accordance with the bylaws. The directors shall be protected from personal liability to the fullest extent permitted by the Florida Business Corporation Act. The names of each initial members of the board of directors are:

President/Treasurer: Susanita Ferro
825 Brickell Bay Drive, Suite 1750
Miami, Florida 33131

Vice-President/Secretary: Jorge Rodriguez-Chomat
825 Brickell Bay Drive, Suite 1750
Miami, Florida 33131

**Article VII
Registered Agent**

The name and address of the registered agent of the corporation:

**Jorge Rodriguez-Chomat, Esq.
825 Brickell Bay Drive, Suite 1750
Miami, Florida 33131**

**Article VIII
Incorporator**

The name and address of the incorporator is:

**Susanita Ferro
825 Brickell Bay Drive, Suite 1750
Miami, Florida 33131**

IN WITNESS WHEREOF, the incorporator has executed these Articles of Incorporation on May 1, 2002.

By


Susanita Ferro

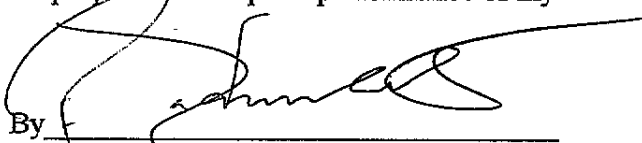
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED**

In compliance with Section 48.091, Florida Statutes, the following is submitted: Fresh Start 4 Ever Credit Services, Inc., organized under the laws of the State of Florida, with its principal place of business at 825 Brickell Bay Drive, Suite 1750, Miami, Florida 33131 has named Jorge Rodriguez-Chomat, Esq., of 825 Brickell Bay Drive, Suite 1750, Miami, Florida 33131 as its agent to accept service of process within this state.

By 
Susanita Ferro

Dated: May 1, 2002

Having been named to accept services for the above stated corporation, at the place designated in this certificate, I agree to act in this capacity, and further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

By 
Jorge Rodriguez-Chomat, Esq.

Dated: May 1, 2002

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