TRANSMITTAL LETTER

P02000 111028

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT: CREDIT FINANCIAL SERVICES OF AMERICA, INC. (PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)	
#####78.75 #####78.75 Enclosed are an original and one (1) copy of the articles of incorporation and a cneck for.	
\$70.00 \$78.75 Filing Fee & Certificate of Status	□ \$78.75 □ \$87.50 Filing Fee Filing Fee, & Certified Copy Certified Copy & Certificate of Status ADDITIONAL COPY REQUIRED
FROM: DOROTHY MESSINA Name (Printed or typed) 22314 BUSHING STEEET Address BOCA RATON FLORIDA 33428 City, State & Zip	
56/- 756- 1/87 Daytime Telephone number	

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit) ARTICLE I The name of the corporation shall be: CREDIT FINANCIAL SERVICES OF AMERICA, INC. ARTICLE II PRINCIPAL OFFICE The principal place of business/mailing address is: 22314 BUSHING STEEFT, BOLA RATON, FL 33428 ARTICLE III **PURPOSE** The purpose for which the corporation is organized is: CREDIT COUNSELING ARTICLE IV SHARES The number of shares of stock is: .500 ARTICLE V INITIAL OFFICERS/DIRECTORS (optional) The name(s), address(es) and title(s): DOROTHY MESSINA (PRESIDENT) (REGISTERED AGENT) (TREASURER) (DIRECTOR) REGISTERED AGENT The name and Florida street address of the registered agent is: DOROTHY MESSINA 22314 BUSHING STREET BOCA RATION FL 33428 ARTICLE VII INCORPORATOR The name and address of the Incorporator is: DOROTHY MESSINA SAME ADDRESS ABOUTE ************************ Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity