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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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To: Division of Corporations
Fax Number : (850)205-0381

From: Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305)599-0839
Fax Number : (305)716-0346

**FLORIDA PROFIT CORPORATION OR P.A.
U.S.A. LENDING, REALTY & CREDIT REPAIR, INC.**

Certificate of Status	0
Certified Copy	1
Page Count	034
Estimated Charge	\$78.75

ARTICLES OF INCORPORATION

OF

U.S.A. LENDING, REALTY & CREDIT REPAIR, INC.

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I, the undersigned, being of legal age and natural person, do hereby subscribe to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the state of Florida.

ARTICLE I
NAME

The name of this corporation is U.S.A. LENDING, REALTY & CREDIT REPAIR, INC.

ARTICLE II
PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III
STOCK

This corporation shall be authorized to issue 1,000 shares of capital stock, at a par value of \$1.00 per share. All of said stock shall be payable in cash; property, real or personal; or labor or services in lieu of cash, at a just valuation, to be fixed by the Board of Directors of this corporation. The payment thereof does not have to be at the time of issuance, provided that said shares are subject to calls thereon until the whole consideration therefore shall have been paid.

ARTICLE IV
CORPORATE EXISTENCE

This corporation shall have perpetual existence, unless sooner dissolved according to law.

ARTICLE V
CORPORATE ADDRESS

The street address of the initial principal office of this corporation is:
991 N. MIAMI BEACH BLVD; N. MIAMI BEACH, FL. 33162 with the privilege of having its offices and branch offices at other places within or without the State of Florida.

ARTICLE VI
INCORPORATOR

The name and mailing address of the incorporator is as follows:

NAME	ADDRESS
JOSEPH SHOMAR	5190 N.W 167 TH STREET STE. # 113 MIAMI FL, 33014

ARTICLE
VII
INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one. The names and addresses of the initial directors of this corporation are:
President: EMILE FARAH 991 N MIAMI BEACH BLVD; N MIAMI BEACH, FL. 33162
Vice Pres: YAHAYRA LOPEZ 991 N MIAMI BEACH BLVD; N MIAMI BEACH, FL. 33162
Secretary: YAHAYRA LOPEZ 991 N MIAMI BEACH BLVD; N MIAMI BEACH, FL. 33162
Treasurer: EMILE FARAH 991 N MIAMI BEACH BLVD; N MIAMI BEACH, FL. 33162

ARTICLE VIII
REGISTERED AGENT

The initial registered agent of this corporation shall be Joseph Shomar and the street address of the initial registered agent of this corporation is 5190 NW 167th Street #113 Miami Fl, 33014.

ARTICLE IX
ACCOUNTING YEAR

This corporation shall have a calendar year starting January 1st and ending December 31.

ARTICLE X
AMENDMENTS

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

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IN WITNESS WHEREOF, the undersigned have made and subscribed to these Articles of Incorporation this 22ND of October 2002.



JOSEPH SHOMAR

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First—that U.S.A. LENDING, REALTY & CREDIT REPAIR, INC. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at Miami, County of Dade, State of Florida has named Joseph Shomar located at 5190 NW 167th Street #113 Miami FL, 33014; Telephone: (305) 474-0086 ; city of Miami, County of Dade, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above started corporation at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

BY: 
(Resident Agent)

Prepared By: Shomar accounting & Tax Services P.A.
5190 NW 167th Street # 113 Miami FL, 33014
Phone: (305)474-0086 Fax: (305)474-0087