

**Electronic Articles of Incorporation
For**

P02000115610
FILED
October 28, 2002
Sec. Of State

A & A CREDIT SERVICES, INC.

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:

A & A CREDIT SERVICES, INC.

Article II

The principal place of business address:

6110 NW 1ST STREET
MARGATE, FL. 33063

The mailing address of the corporation is:

6110 NW 1ST STREET
MARGATE, FL. 33063

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:

1000

Article V

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

ANGEL A AVILES JR.
6110 NW 1ST STREET
MARGATE, FL. 33063

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

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Registered Agent Signature: ANGEL A. AVILES, JR.

Article VI

The name and address of the incorporator is:

ANGEL A. AVILES, JR.
6110 NW 1ST STREET
MARGATE, FL 33063

Incorporator Signature: ANGEL A. AVILES, JR.

Article VII

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

Title: P, S
ANGEL A AVILES JR
6110 NW 1ST STREET
MARGATE, FL. 33063

Title: VPT
ALEXIS A AVILES
6110 NW 1ST STREET
MARGATE, FL. 33063