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

1. CORNERSTONE CREDIT & FINANCIAL SERVICES
(Corporation Name) (Document #)
2. _____
(Corporation Name) (Document #)
3. _____
(Corporation Name) (Document #)
4. _____
(Corporation Name) (Document #)

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NEW FILINGS	
<input checked="" type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<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

Examiner's Initials

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ARTICLES OF INCOPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

CORNERSTONE CREDIT & FINANCIAL SERVICES Inc.

ARTICLE II- PRINCIPAL OFFICE

The principal place of business and mailing of this corporation shall be:

**6595 NW 36TH ST, #302
MIAMI, FL 33166**


ARTICLE III- SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 SHARES

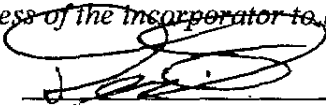
ARTICLES IV- INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:


**FREDY A. GUTIERREZ (V.P.)
6595 NW 36TH ST, #302
MIAMI, FL 33166**

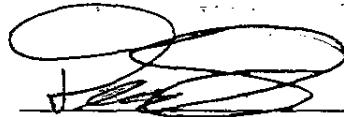
ARTICLE V - INCORPORATOR

The name(s) and street address of the incorporator to these Articles of Incorporation is(are):



DANIEL E. CUESTA (P.)
6595 NW 36TH ST, #302
MIAMI, FL 33166


The undersigned incorporator has executed these Articles of Incorporation this 14ST NOVEMBER OF 2002.




Signature

ARTICLE VI - DIRECTOR(S)


The name(s) and street address(es) of the director(s) to these Articles of Incorporation is(are):



DANIEL E. CUESTA (P) (40%)
6595 NW 36TH ST, #302
MIAMI, FL 33166



FREDY A. GUTIERREZ (V.P.) (30%)
6595 NW 36TH ST, #302
MIAMI, FL 33166



DAVID ENCARNACION (S) (30%)
6595 NW 36TH ST, #302
MIAMI, FL 33166

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/ REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at place designated in this certificate, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.


FREDY A GUTIERREZ (V.P.)
Registered Agent

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