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03 JUN 17 AM 10:25
DIVISION OF CORPORATION

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03 JUN 17 PM 1:37
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

6/17/03



CORPORATION SERVICE COMPANY™

ACCOUNT NO. : 0721000000032

REFERENCE : 134555 9585A

AUTHORIZATION :

COST LIMIT : \$ 78.75

ORDER DATE : June 17, 2003

ORDER TIME : 9:52 AM

ORDER NO. : 134555-005

CUSTOMER NO: 9585A

CUSTOMER: Del G. Potter, Esq
Potter Clement Lowry &
Duncan
308 East Fifth Avenue

Mount Dora, FL 32757

DOMESTIC FILING

NAME: CREDIT INVESTORS OF AMERICA,
INC.

EFFECTIVE DATE:

XX_____ ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX_____ CERTIFIED COPY

CONTACT PERSON: Susie Knight - EXT. 1156

EXAMINER'S INITIALS: _____

ARTICLES OF INCORPORATION
OF
CREDIT INVESTORS OF AMERICA, INC.

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TALLAHASSEE, FLORIDA

ARTICLE I

NAME: The name of this Corporation is CREDIT INVESTORS OF AMERICA, INC., and its address is 22822 Stallion Dr., Sorrento, FL 32776.

ARTICLE II

DURATION: This Corporation shall exist perpetually.

ARTICLE III

PURPOSE: The purpose is to engage in any activities or business permitted in the laws of the United States and Florida.

ARTICLE IV

CAPITAL STOCK: The Corporation shall have the authority to issue ONE THOUSAND (1,000) shares, all of one class, ONE (\$1.00) DOLLAR par value.

ARTICLE V

PREEMPTIVE RIGHTS: Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class and series as that which he already holds, shall have the right to purchase his pro rata share thereof, as nearly as may be done without issuance of fractional shares at the price at which it is offered to others.

ARTICLE VI

INITIAL REGISTERED OFFICE AND REGISTERED AGENT: The street address of the initial registered office and Registered Agent of this Corporation is, 22822 Stallion Dr., Sorrento, FL 32776, and the name of the initial Registered Agent of this Corporation at that address is Michael L. Johnson. The business address and mailing address of the corporation shall be the same as the Registered Agent.

ARTICLE VII

INITIAL BOARD OF DIRECTORS: This Corporation shall have three (3) Directors. The number of Directors may be either increased or decreased from time to time by the

Bylaws but shall never be less than one. The names and addresses of the initial Directors of this Corporation are:

Michael L. Johnson
22822 Stallion Dr.
Sorrento, FL 32776

James F. Johnson
23825 Integrity Way
Sorrento, FL 32776

Jimmy D. Peters
3922 Falling Acorn Cr.
Lake Mary, FL 32746

ARTICLE VIII

INCORPORATOR: The name and address of the person signing these Articles is:

Michael L. Johnson
22822 Stallion Dr.
Sorrento, FL 32776

ARTICLE IX

POWER TO AMEND BYLAWS: The Bylaws can only be amended by an eighty five (85%) percent majority vote of the outstanding shares.

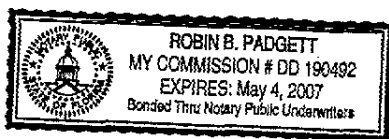

MICHAEL L. JOHNSON

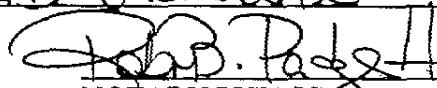
STATE OF FLORIDA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this 16th day of June, 2003 by MICHAEL L. JOHNSON

() who is personally known to me; or

(X) who has produced Fla. Drivers License as identification.




NOTARY PUBLIC
My Commission Expires:

ACCEPTANCE OF REGISTERED AGENT

I, MICHAEL L. JOHNSON, hereby accept the position of Registered Agent for
CREDIT INVESTORS OF AMERICA, INC.


MICHAEL L. JOHNSON

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