

**Electronic Articles of Incorporation  
For**

**P03000068486  
FILED  
June 20, 2003  
Sec. Of State**

1ST RATE CREDIT SOLUTIONS, 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:

1ST RATE CREDIT SOLUTIONS, INC.

**Article II**

The principal place of business address:

1896 PALM BEACH LAKES BLVD.  
202  
WEST PALM BEACH, FL. US 33409

The mailing address of the corporation is:

1896 PALM BEACH LAKES BLVD.  
202  
WEST PALM BEACH, FL. US 33409

**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:

100

**Article V**

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

SCOTT J WHEELER  
1896 PALM BEACH LAKES BLVD  
103  
WEST PALM BEACH, FL. 33409

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

**P03000068486**  
**FILED**  
**June 20, 2003**  
**Sec. Of State**

Registered Agent Signature: SCOTT J. WHEELER

### **Article VI**

The name and address of the incorporator is:

ALINE WHEELER  
1896 PALM BEACH LAKES BLVD. #103  
WEST PALM BEACH, FL 33409

Incorporator Signature: ALINE WHEELER

### **Article VII**

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

Title: P  
SCOTT J WHEELER  
1896 PALM BEACH LAKES BLVD.  
WEST PALM BEACH, FL. 33409 US

Title: S  
ALINE P WHEELER  
1896 PALM BEACH LAKES BLVD  
WEST PALM BEACH, FL. 33409 US

### **Article VIII**

The effective date for this corporation shall be:

06/19/2003