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(Requestor's Name)

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(City/State/Zip/Phone #)

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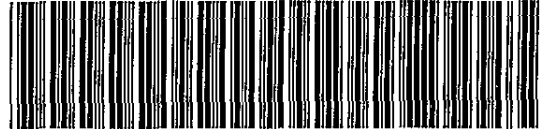
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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06/30/03--01097--011 **78.75

FILED
03 JUN 30 PM 11:16
STATE
TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: Credit Solutions of Central Florida
(PROPOSED CORPORATE NAME (MUST INCLUDE SUFFIX))

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Edith M. Carr / Veronika K. Shumak
Name (Printed or typed)

3914 Cassia Dr
Address

Orlando, FL 32828
City, State & Zip

407-282-0014
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

FILED
03 JUN 30 PM 11:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

FOR

CREDIT SOLUTIONS OF CENTRAL FLORIDA, INC.

The undersigned, desiring to form a corporation under and by virtue of the laws of the State of Florida providing for the formation, liability, rights, privileges and immunities of a corporation for profit, states as follows:

ARTICLE I

Name and Address of Corporation

The name of this corporation shall be CREDIT SOLUTIONS OF CENTRAL FLORIDA, INC., and the principal business and mailing address is 3914 Cassia Drive, Orlando, Florida 32828.

ARTICLE II

Objects and Purposes of Corporation

The objects and purposes of the corporation and the general nature of the business or businesses to be transacted shall be:

1. To engage in any lawful businesses permitted or allowed under the Florida General Corporation Act.
2. To make and enter into all contracts necessary and proper for the conduct of its business or businesses.
3. To borrow money from any person, firm, or corporation; to issue bonds, debentures, or obligations of this corporation from time to time for any of the objects or purposes of the corporation; and to secure same by mortgage, pledge or by any other lawful means.
4. To have offices, conduct its business and promote its objects within or without the State of Florida, in other states, the District of Columbia, the territories and possessions of the United States, and in foreign countries without restriction as to place or amount.
5. To do any and all things necessary, suitable and proper for the accomplishment of any of its objects or for the exercise of any of the powers set forth above, whether herein specified or not, either alone or in connection with other firms, individuals, or corporations, whether in the State of Florida, or

throughout the United States, or elsewhere, and to do any other act or acts, thing or things incidental or pertinent to or connected with the businesses hereinbefore described, or any part or parts thereof, if not inconsistent with the laws of the State of Florida.

6. In general, this corporation shall have and exercise all the powers conferred by the laws of the State of Florida upon corporations for profit. It is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner such general powers.

**ARTICLE III
Term of Existence**

The corporation shall have perpetual existence.

**ARTICLE IV
Designation of Registered Agent and Acceptance**

The names of the initial registered agent: of this corporation are Veronika K. Shumaker and the address of the initial registered office of this corporation shall be 3914 Cassia Drive, Orlando, Florida 32828.

The undersigned is familiar with, and accepts, the obligations attendant upon his appointment as registered agent of the corporation.

**ARTICLE V
Capital Stock**

The capital stock of the corporation shall consist of 500 shares of common stock with a par value of \$1.00 per share.

**ARTICLE VI
Board of Directors**

The business of the corporation shall be conducted by a board of at least one director. The name and post office address of the initial director of the corporation is Veronika K. Shumaker.

The director named above shall hold office for the first year of the existence of the corporation or until his or her successors are elected and have qualified.

**ARTICLE VII
Initial Capital**

The amount of capital with which the corporation shall begin business is \$500.00.

**ARTICLE VIII
Corporate Officers**

The officers of the corporation shall be a President, one or more Vice-Presidents, a Secretary and a Treasurer. The number of Vice-Presidents may be fixed and determined by the Board of Directors from time to time. Until the first meeting of the Board of Directors or until their successors are elected and have qualified the following shall be the officers of the corporation:

President:	Veronika K. Shumaker 3914 Cassia Drive Orlando, FL 32828
Vice President:	Edith M. Carr 3914 Cassia Drive Orlando, FL 32828
Secretary:	Vacant
Treasurer:	Vacant

**ARTICLE IX
Identity of Incorporator; Pre-emptive Rights**

The names and address of the incorporators are Veronika K. Shumaker and Edith M. Carr, 3914 Cassia Drive, Orlando, Florida 32828.

Every share holder of the corporation, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE X
Annual Meeting of Shareholders

1. The annual meeting of the shareholders shall be held on the first Monday of January of each year, or at such other time as may be fixed by the By-Laws, at which time the Board of Directors shall be elected and such other business as may properly come before the meeting may be considered and transacted.

2. The officers of the corporation shall be elected annually by the Board of Directors at a meeting of the Board to be held annually following the annual Shareholders meeting.

3. The time, place and manner of calling meetings of the shareholders or directors shall be fixed by the By-Laws of the corporation. The Board of Directors may provide for the election of and prescribe the duties of such other officers and agents as the Board may deem advisable and proper, and may take such action not inconsistent with the Articles of Incorporation, and the By-Laws of the corporation and the laws of the State of Florida, as such Board may deem advisable for the conduct and operation of the business of the corporation.

4. The Board of Directors shall appoint a resident agent as required by the State of Florida.

ARTICLE XI
Commencement of Corporate Existence

In accordance with Section 607.167, Florida Statutes, the date when corporate existence shall commence is as of the date of filing these Articles of Incorporation with the Secretary of the State.

ARTICLE XII
Limits of Liability

The highest amount of liability to which this corporation can, at any time, subject itself, shall be unlimited.

A special meeting of the incorporator and his or her assigns shall be held, upon the call of the President, for the purpose of completing the organization of the corporation and adoption of the By-Laws and the transaction of such other business as may be desired.

In WITNESS WHEREOF, I have hereunto set my hand and seal at Orlando, Florida on June 23rd, 2003.

Veronika K. Shumaker
Veronika K. Shumaker

STATE OF FLORIDA
COUNTY OF ORANGE

BEFORE ME, the undersigned authority, personally appeared Veronika K. Shumaker, name who is to me well known and known by me to be the person described in and who signed the foregoing Articles of Incorporation, and who acknowledged before me that she signed the same freely and voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal on June 23rd 2003.

[Signature]
Notary Public

My Commission Expires:



[Signature] 6/23/03
Witness Date

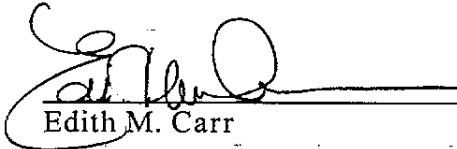
[Signature] 6/23/03
Witness Date

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Veronika K. Shumaker 6.23.03
Signature/Registered Agent Date

[Signature] Veronika K. Shumaker 6.23.03
Signature/Incorporator Date

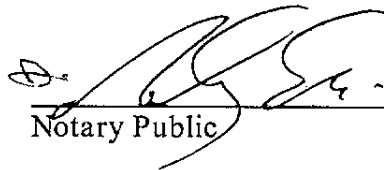
In WITNESS WHEREOF, I have hereunto set my hand and seal at Orlando, Florida on June 23rd, 2003.


Edith M. Carr

STATE OF FLORIDA
COUNTY OF ORANGE

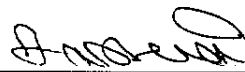
BEFORE ME, the undersigned authority, personally appeared Edith M. Carr, name who is to me well known and known by me to be the person described in and who signed the foregoing Articles of Incorporation, and who acknowledged before me that she signed the same freely and voluntarily for the uses and purposes therein expressed.

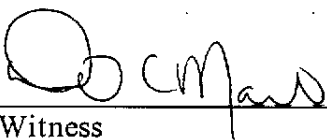
WITNESS my hand and official seal on June 23rd, 2003.


Notary Public

My Commission Expires:




Witness 6/23/03
Date


Witness 6/23/03
Date