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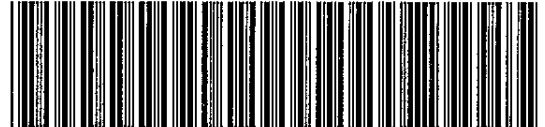
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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01/26/04--01058--004 **157.50

EFFECTIVE DATE
1-9-04

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
04 JAN 16 PM 12:40

RR 1-26

Cote'-Jarvis & Associates, P.A.
Attorneys At Law

927 S. Ridgewood Avenue, Suite A-6
Edgewater, FL 32132
(386) 428-1890 (386) 428-1990 fax

January 20, 2004

Beth Register
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

Beth,

Enclosed please find the documents that were missing in the previous attempt to file these corporations.

Please call this office if there are any other problems.

Thank you,

Paula Lee
Secretary

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

04 JAN 15 PM 12:40

ARTICLES OF INCORPORATION
OF
Fcreditdr, INC.

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

ARTICLE I: NAME

The name of the corporation shall be Fcreditdr, INC..

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 2024 Guava Dr, Ste A, Edgewater FL 32141.

ARTICLE III: SHARES

The corporation is authorized to have one class of common stock, with no par value..
The total number of shares of common stock that this corporation is authorized to have outstanding at any one time is: 1000 shares of common stock

**ARTICLE IV: INITIAL REGISTERED AGENT AND
STREET ADDRESS**

The name and address of the initial registered agent is: CHRISTOPHER R. SMITHERS,
2024 Guava Dr, Ste A, Edgewater, FL 32141.

ARTICLE V: INCORPORATORS

The names and street addresses of the incorporators to these Articles of Incorporation are:

Christopher R. Smithers, 2024 Guava Dr, Ste A, Edgewater FL 32141.

ARTICLE VI: INITIAL DIRECTORS AND OFFICERS

The names and addresses of the initial directors of the corporation are:

CHRISTOPHER R. SMITHERS, 2024 Guava Dr, Ste A, Edgewater, FL 32141

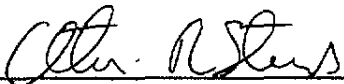
The initial officers of the corporation are:

President:	CHRISTOPHER R. SMITHERS
Treasurer /Secretary:	CHRISTOPHER R. SMITHERS

ARTICLE VII: EFFECTIVE DATE

These Articles of Incorporation shall be effective on the 9th day of January, 2004.

The undersigned incorporators have executed these Articles of Incorporation this 9th day of January, 2004.


Signature

Having been named as registered agent and to accept service of process for the above stated corporation at the 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 relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as a registered agent.


CHRISTOPHER R. SMITHERS, Registered Agent

1/9/04
Date