

**Electronic Articles of Incorporation
For**

**P04000043870
FILED
March 09, 2004
Sec. Of State**

TRANSCONTINENTAL CREDIT SYSTEMS, 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:

TRANSCONTINENTAL CREDIT SYSTEMS, INC.

Article II

The principal place of business address:

3089 NW 26 AVENUE
BOCA RATON, FL. 33434

The mailing address of the corporation is:

C/O WENDELL MINNICK
360 LEXINGTON AVENUE
NEW YORK, NY. 10017

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:

5,000,000

Article V

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

BRIAN KOPELOWITZ
350 EAST LAS OLAS BLVD.
SUITE 1440
FORT LAUDERDALE, FL. 33301

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

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Registered Agent Signature: BRIAN KOPELOWITZ

Article VI

The name and address of the incorporator is:

WENDELL MINNICK
360 LEXINGTON AVENUE
NEW YORK, NY 10017

Incorporator Signature: WENDELL MINNICK

Article VII

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

Title: P
THOMAS M TUMILOWICZ
4007 DOME ROAD
ADDISON, TX. 75001

Title: VP
RONALD G SIMMERS
1818 CRESTLYN ROAD
YORK, PA. 17403

Title: VP
WENDELL MINNICK
360 LEXINGTON AVENUE
NEW YORK, NY. 10017