

**Electronic Articles of Incorporation
For**

P05000004143
FILED
January 07, 2005
Sec. Of State
nculligan

DHJ CREDIT, 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:

DHJ CREDIT, INC.

Article II

The principal place of business address:

362 NW 27 AVE.
FT LAUDERDALE, FL. US 33304

The mailing address of the corporation is:

1220 RIVERLAND RD
FT LAUDERDALE, FL. US 33312

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:

20

Article V

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

HOWARD SHAW
1220 RIVER LAND RD
FT LAUDERDALE, FL. 33312

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

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Registered Agent Signature: HOWARD SHAW

Article VI

The name and address of the incorporator is:

HOWARD SHAW
1220 RIVERLAND RD.
FT LAUDERDALE, FL 33312

Incorporator Signature: HOWARD SHAW

Article VII

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

Title: PRES
HOWARD SHAW
1220 RIVERLAND RD
FT LAUDERDALE, FL. 33312 US

Title: VP
JOSE' VIEIRA
1245 NE 204 ST.
MIAMI, FL. 33179 US

Title: SECY
DOLLY GIBSON
1710 NW 8 TERRACE
FT LAUDERDALE, FL. 33311 US