

**Electronic Articles of Incorporation  
For**

P05000017434  
FILED  
February 02, 2005  
Sec. Of State  
jshivers

CREDIT MASTERS OF AMERICA, 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:

CREDIT MASTERS OF AMERICA, INC.

**Article II**

The principal place of business address:

2460 SW 137TH AVENUE  
254  
MIAMI, FL. 33175

The mailing address of the corporation is:

2460 SW 137TH AVENUE  
254  
MIAMI, FL. 33175

**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:

KABA & PENA P.A.  
2460 SW 137 AVENUE  
251  
MIAMI, FL. 33175

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

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Registered Agent Signature: MARIA E PENA

### **Article VI**

The name and address of the incorporator is:

MARIA E. PENA  
2460 SW 137 AVENUE # 251  
MIAMI, FLORIDA 33175

Incorporator Signature: MARIA E. PENA

### **Article VII**

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

Title: P  
MARIA E PENA  
2460 SW 137 AVENUE SUITE 254  
MIAMI, FL. 33175

Title: VP  
ROBERTO CRUZVAL  
2460 SW 137 AVENUE SUITE 254  
MIAMI, FL. 33175