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TRANSMITTAL LETTER

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

SUBJECT:	The Credit Masters, Ir		
	(PROPOSED CORPORA	TE NAME – <u>MUST INCL</u>	UDE SUFFIX)
Enclosed are an orig	inal and one (1) copy of the arti	icles of incorporation and	l a check for:
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PPY REQUIRED
FROM:	Advantage Plus Busi Name	ness Services (Printed or typed)	
-	5640 Tîmuquana Road		
	Address Jacksonville, Florida 32210		
	City, State & Zip		
	904/317-5005		
-	Daytime T	elephone number	

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



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

February 8, 2005

ADVANTAGE PLUS BUSINESS SERVICES 5640 TIMUQUANA ROAD STE 3 JACKSONVILLE, FL 32210

SUBJECT: THE CREDIT MASTERS, INCORPORATION

Ref. Number: W05000006472

We have received your document for THE CREDIT MASTERS, INCORPORATION and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

Incorporation is not a suffix, please use one that is listed above.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch Document Specialist New Filings Section

Letter Number: 005A00008676



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FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

February 25, 2005

ADVANTAGE PLUS BUSINESS SERVICES 5640 TIMUQUANA ROAD STE 3 JACKSONVILLE, FL 32210

SUBJECT: THE CREDIT MASTERS OF JACKSONVILLE. INCORPORATION Ref. Number: W05000006472

We have received your document for THE CREDIT MASTERS OF JACKSONVILLE. INCORPORATION and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

You failed to make the correction(s) requested in our previous letter.

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

Incorporation is not a suffix, please use one that is listed above.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch
Document Specialist
New Filings Section

Letter Number: 005A00008676

ARTICLES OF INCORPORATION

OF

THE CREDIT MASTERS OF JACKSONVILLE, INCORPORATED

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopted the following Articles of Incorporation for such Corporation:

ARTICLE I - NAME

The name of the corporation is, THE CREDIT MASTERS OF JACKSONVILLE, INCORPORATED

ARTICLE II - TERM OF EXISTENCE

The period of duration of the corporation is perpetual.

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ARTICLE III - NATURE OF BUSINESS

This corporation is organized for the purpose of assisting individual in analyzing and investigating their credit report and doing business as permitted under the laws of the United States and the State of Florida.

ARTICLE IV - AUTHORIZED SHARES

The aggregate number of shares that the corporation shall have the authority to issue is 10,000 shares of capital stock for the par value of \$0.01 per share, the sum of \$75.00, the par value of all of capital stock for the corporation that have been issued, shall be stated capital of the corporation at any particular time. The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of the capital stock of the corporation. The shares of the corporation are not to be divided into classes, and the corporation is not authorized to issue shares in series.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal place of business of the corporation is located in Duval County, Florida, and the address is 2040 Cecil Road, Atlantic Beach, FL 32233

The name of the initial registered agent is, and the initial office is Jack McBride, and the initial office address is 2040 Cecil Road Atlantic Beach, FL 32233.

ARTICILE VI - DIRECTORS

The initial Board of Director shall consists of one (2) member who need not be a resident of the State of Florida or a shareholder of the corporation.

ARTICLE VII - INITIAL DIRECTORS

The name and address of persons who shall serve as Directors until the first Annual meeting of the shareholder, or until their successors shall have elected and qualified, are as follows:

NAME_	<u>ADDRESS</u>
Jack McBride	2040 Cecil Road
CEO	Atlantic Beach, Florida 32233
Sophia McBride	2040 Cecil Road
Secretary	Atlantic Beach, Florida 32233

ARTICLE IX - PREEMPTIVE RIGHT

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, such shares of the stock of this corporation as may be issued for

money, or any property or service from time and time, in addition to stock authorized and issued by corporation. The preemptive right of any holder is determined by a ratio of the authorized and issued shares of common stock held by the holder of all shares of common stock currently and issued.

ARTICLE X - CUMULATIVE VOTE

The shareholders of the corporation shall be allowed to vote their shares cumulatively so as to give candidate as many votes as the number of directors to be elected, multiplied by the number of his shares, to distribute them among as many candidates as you may wish. Notice must be given by any shareholder to the President or Vice- President of said corporation not less than twenty-four (24) hours prior to the time set for the holding of a shareholder's meeting for the election of directors that said shareholder intends to cumulate his vote at said election.

ARTICLE XI - SECTION 1244

This corporation and the shareholders hereof shall be Section 1244 of the United States Internal Revenue Code.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Incorporation at Jacksonville, Duval County, Florida on this 31st day of December 2004.

Jack Ma Bride

2040 Cecil Road

Atlantic Beach, Florida 32233

STATE OF FLORIDA

COUNTY OF DUVAL

BEFORE ME, the undersigned authority, personally appeared Jack McBride, who is well known to be the person described in and who subscribed the above Articles of Incorporation and he did freely and voluntarily acknowledge before set and me according to the law that he made subscribed the same for the uses and purposes therein mentioned forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal Jacksonville, Duval County, Florida, 31st day of December 2004.

Notary Public - State of Florida

My Commission Expires

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ACCEPTANCE OF REGISTERED AGENT

The undersigned hereby accepts his designation as registered agent for THE CREDIT MASTERS OF JACKSONVILLE, INCORPORATED.

Jack Mc Briss