

**Electronic Articles of Incorporation
For**

P05000097206
FILED
July 11, 2005
Sec. Of State
thampton

HERTZ AND YOUNG CREDIT SOLUTIONS, 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:

HERTZ AND YOUNG CREDIT SOLUTIONS, INC.

Article II

The principal place of business address:

1835 NE MIAMI GARDENS DRIVE
364
MIAMI BEACH, FL. US 33179

The mailing address of the corporation is:

1835 NE MIAMI GARDENS DRIVE
364
MIAMI BEACH, FL. US 33179

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:

1000

Article V

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

WARREN YOUNG
1835 NE MIAMI GARDENS DRIVE
364
MIAMI BEACH, FL. 33179

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

P05000097206
FILED
July 11, 2005
Sec. Of State
thampton

Registered Agent Signature: WARREN YOUNG

Article VI

The name and address of the incorporator is:

WARREN YOUNG
1835 NE MIAMI GARDENS DRIVE
MIAMI BEACH, FL 33179

Incorporator Signature: WARREN YOUNG

Article VII

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

Title: P
WARREN YOUNG
1835 NE MIAMI GARDENS DRIVE
MIAMI, FL. 33179 US

Title: VP
ELI HERTZ
1835 NE MIAMI GARDENS DRIVE
MIAMI, FL. 33179 US

Article VIII

The effective date for this corporation shall be:

07/08/2005