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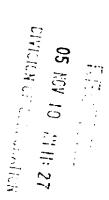


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M05-50855





FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

November 14, 2005

LAZARUS

SUBJECT: PREFERRED GROUP INC.

Ref. Number: W05000050855

We have received your document for PREFERRED GROUP INC. 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.

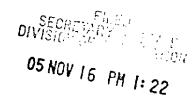
An effective date <u>may</u> be added to the Articles of Incorporation <u>if a 2006 date is needed</u>, otherwise the date of receipt will be the file date. <u>A separate article must be added to the Articles of Incorporation for the effective date.</u>

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) 245-6972.

Doris Brown Document Specialist NEW FILINGS

Letter Number: 205A00067386



ARTICLES OF INCORPORATION OF

PREFERRED CHOICE GROUP INC.

I, the undersigned, being of legal age and a natural person, do hereby subscribed to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida

ARTICLE I

CORPORATE NAME AND PRINCIPAL PLACE OF BUSINESS

PREFERRED CHOICE GROUP INC.
7740 SW 104 ST. STE. 201
Pinecrest, Florida 33156

Article II

CORPORATE EXISTENCE

The existence of the corporation shall be perpetual. Corporate existence shall begin upon the filing of the Articles of Incorporation by the Department of State.

ARTICLE III

NATURE OF CORPORATE BUSINESS

The corporation may engage in any activity or business of real estate, mortgages, insurance and credit repair, and investments permitted under the laws of the

United States and under the laws of the State of Florida.

ARTICLE IV

CAPITAL STOCK

This corporation is authorized to issue a maximum of One Thousand (1000) shares of stocks. The Share of stock authorized shall be common stock having a par value of ONE (1) dollar.

ARTICLE V

The initial principal offices of this corporation shall be 7740 SW 104 STREET Ste 201, PINECREST, Florida 33156, with the privilege of having its office, or any branches, located

Else where in the State of Florida or beyond Florida's boundaries.

ARTICLE VI

The corporation shall have at least one Director, with the exact number to be specified by the stockholder from time to time, unless the stockholders elect by majority vote to Determine that the stockholders manage the corporation.

ARTICLE VII

The name and address of the first director of the corporation shall hold office for the first

Year or until a successor is duly elected and qualified.

Name:
WILLIAM FERNANDEZ
7740 SW 104 Street, Ste 100
Pinecrest, Florida 33156

President, Secretary

INCORPORATORS

The name and post office address of the incorporator executing these Articles of

Incorporation is as follows:

INCORPORATOR
WILLIAM FERNANDEZ

ADDRESS
7740 SW 104 Street, STE 100
Pinecrest, Florida 33156

ARTICLE VIII

The undersign, being the original subscriber to these Articles of Incorporation, for the purposes of forming a corporation for profit and do to business both within and without the State of Florida, does hereby make, subscribe, acknowledge and file these Articles of Corporation, hereby declaring and certifying that the facts herein state are true and accordingly has hereunto set his hand and seal this 4th day of November, 2005.

No contract or other transaction between this corporation, and no act of this Corporation, shall in any way be affected or invalidated by the fact that any of the Directors of this Corporation are pecuniary or otherwise interested in any contract or transaction of this Corporation, provided that the fact that she/he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors of the Corporation shall authorize any such contract or transaction with like force and effect.

ARTICLE IX

The private property of the stockholders shall NOT be subject to payment of the corporate debtors under any circumstances. The corporation shall have a first lien of the shares of the stockholders' shares and upon the dividends due for them for any indebtedness of such stockholders to the corporation. All rights to setoff exist in favor of the Corporation.

ARTICLE X

The corporation shall IDEMNIFY and insure its Officers and Directors to the fullest extent permitted under law either now or hereafter.

ARTICLE XI

No transfer or issuance of stock of this corporation shall be to anyone other than an individual duly allowed by the Board of Directors. No alienation of the shares shall be to

anyone but another individual eligible to be a shareholder of such corporation. If the shares become garnished or executed upon by anyone, the other shareholder hold the right to purchase the shares for the sum of \$ 1.00 plus their bid credit created by the security interest.

IN WITNESS WHEREOF, the undersigned as the original Subscriber to the Capital Stock herein before named, for the purpose of forming a corporation under Florida law and transacting business within and without the State of Florida, make and file the Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true and agree to take the number of shares herein above set forth, and hereunto set my Hand and Seal this 4th day of November, 2005.

STATE OF FLORIDA)

) SS:

COUNTY OF DADE)

BE IT REMEMBERED that on this day before, a Notary duly authorized in The State of Florida, County of Dade, to take acknowledgments, personally appeared William Fernandez known to me to be the person described as Incorporator in the Foregoing Articles of Incorporation.

WITNESS my hand and official seal at Miami, Dade County, Florida, this 4th day of November, 2005.

NOTARY PUBLIC, STATE OF FLORIDA



CERTIFICATE DESIGNATED PLACE OF BUSINES OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN <u>FLORIDA NAMING AGENT WHOM</u> <u>SERVICE MAY BE SERVED.</u>

In compliance with the Florida Statues, the following is submitted: Designation or Registered Agent and naming same to accept of process within the State of Florida for PREFERRED CHOICE GROUP INC.

Name:

WILLIAM FERNANDEZ

Address:

7740 SW 104 Street, Ste 201

Pinecrest, Florida 33156

Telephone:

305-662-1112

Having been named to accept service of process for the above stated corporation at the place designated in the certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the property and complete performance of my duties and obligations as under CH. 607 Fla. Statue.

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