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FLORIDA PROFIT/NON PROFIT CORPORATION
CREDIT REBUILDERS FINANCE CORP.

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ARTICLES OF INCORPORATION
OF
CREDIT REBUILDERS FINANCE CORP.

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The undersigned incorporator for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be CREDIT REBUILDERS FINANCE CORP.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 1975 East Sunrise Boulevard, Suite 800, Fort Lauderdale, Florida 33304.

ARTICLE III - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 100.

ARTICLE IV - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is RICARDO LLERENA, 1975 East Sunrise Boulevard, Suite 800, Fort Lauderdale, Florida 33304.

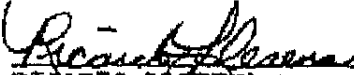
ARTICLE V - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is RICARDO LLERENA, 1975 East Sunrise Boulevard, Suite 800, Fort Lauderdale, Florida 33304.

ARTICLE VI - INDEMNIFICATION

The corporation shall indemnify all officers and directors, and former officers and directors to the full extent permitted by law as the law now exists or may be amended hereafter.

The undersigned incorporator has executed these Articles of Incorporation this 28th day of March, 2006.


RICARDO LLERENA signed by
Attorney in fact
Marlene A. Lindquist

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CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.0501 Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is CREDIT REBUILDERS FINANCE CORP.

2. The name and address of the registered agent and office is RICARDO LLERENA, 1975 East Sunrise Boulevard, Suite 800, Fort Lauderdale, Florida 33304.

Having been named as registered agent and to accept service of process for the above-stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

DATED: 3/28/06
RICARDO LLERENASigned by
Registered Agent Attorney In Fact

Marion A. Lindquist

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