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PROFIT CORPORATION ANNUAL REPORT



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham

Secretary of State
DIVISION OF CORPORATIONS

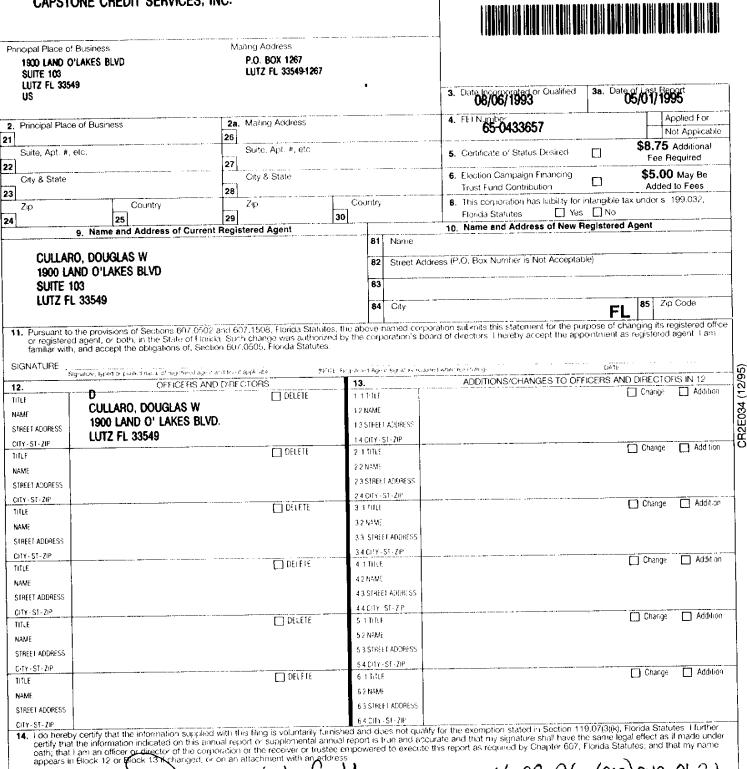
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1 Corporation Name

SIGNATURE:

CAPSTONE CREDIT SERVICES, INC.



4-29-96 (813)949