P95000023408

FLORIDA DEPARTMENT OF STATE DIVISION OF CORPORATIONS

ATTN: LORIA POOLE, CORPORATE SPECIALIST P.O. BOX 6327 TALLAHASSEE, FLORIDA, 32114

DEAR LORIA POOLE,

HEREIN PLEASE FIND ENCLOSED THE ARTICLES OF INCORPORATION FOR CONCORD FUNDING GROUP OF MIAMI, INCORPORATED, ALONG WITH TWO COPIES. I HAVE ALSO ENCLOSED A CASHIERS CHECK IN THE AMOUNT OF \$70.00 FOR FILING FEES.

AS ALWAYS, I THANK YOU FOR YOUR KIND SERVICE AND PROFESSIONALISM.

I ASK THAT YOU FORWARD THE ARTICLES TO MY OFFICE AT: CITIBANK MANNY GONZALEZ, 9525 HARDING AVENUE, SURFSIDE, FLORIDA, 33154

VERY TRULY YOURS:

MANNY GONZALEZ

SSEE, FLORIDA

23 AH ID: 28

ARTICLES OF INCORPORATION FOR CONCORD FUNDING GROUP OF MIAME, INCORPORATED

11.23 #10:28 11.23 #10:28 11.24 #10:28

ARTICLE ONE NAME:

The name of the corporation shall be: CONCORD FUNDING GROUP OF MIAMI, INCORPORATED.

ARTICLE TWO PRINCIPAL OFFICE

The principal office and mailing address of this corporation shall be : 2720 Collins Avenue Miami Beach, Florida . 33140

ARTICLE THREE SHARES:

The number of shares of stock that this corporation is authorized to have outstanding at any one time are 50 (Fifty) shares @ 0.01 Par Value .

ARTICLE FOUR INITIAL REGISTERED AGENT AND STREET ADDRESS OF REGISTERED AGENT:

The name and street address of the initial registered agent is , SAM ABOULAM 2720 Collins Avenue Miami Beach , Florida . 33140

ARTICLE FIVE INCORPORATORS:

The names and address of the incorporators of these articles of incorporation are Sam Aboulam & Alan Alvarez 2720 Collins Avenue : iami Beach , Fi. 33140

THE UNDERSIGNED INCORPORATORS HAVE EXECUTED THESE ARTICLES OF INCORPORATION ON THIS 2 DAY

SAM-ABOUZLAM

ALAN ALVAREZ

CERTIFICATE OF DESIGNATION OF THE REGISTERED AGENT AND THE OFFICE OF THE REGISTERED AGENT

Pursuant to the provisions of section 607.0501 or 617.0501 of the Florida Statues the undersigned corporation orginized under the Laws of The State of Florida submit the following statement in designating the registered agent and the office of the registered agent.

The name of the corporation shall be: CONCORD FUNDING GROUP OF MIAMI, INCORPORATED.

The name and address of the registered agent is: Sam Abouzlam, 2720 Collins Avenue Miami Beach, Florida, 33140

HAVING BEEN NAMED REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS AT THE PLACE THAT IS HER! IN DESIGNATED IN THIS CERTIFICATE, I DO 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 AS THE REGISTERED AGENT. I AM FAMILIAR WITH AND DO ACCEPT THE OBLIGATION OF MY POSITION AS REGISTERED AGENT, ON THIS 2/ DAY OF

1995.

SAM ARRIUZLAM

STATE OF FLORIDA

COUNTY OF DADE

BEFORE ME, The undersigned authority, authorized to take acknowledgments in the State and County aforesaid, personally appeared SAM ABOUZLAM, and ALAN ALVAREZ, both to whom are personally known to me and acknowledged before me that they have executed the same for the purpose that is herein expressed.

MY COMMISSION EXPIRES, JUNE 7TH, 1996.

(SEAL)

OFFICIAL NOTARY SHAL MANUEL A GONZALEZ NOTARY PUBLIC STATE OF FLORIDA COMMISSION NO. CC206414 MY COMMESION EXP. JUNE 7,1986 95 II.R 23 ANIO: 28 SECRETARY OF STATE TALLAMASSEEL FLORID.

MANUEL A. GONZALEZ, NOTARY PUBLIC.