OAGIOY Tokractice Credit CAPITAL CONNECTION, INC.

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870 Mailing Address: Post Office Box 10349, Tallahassee, FL 32302 TOLL FREE No. 1-800-342-8062 FAX (904) 222-1222

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Please remit invoice number with payment TERMS: NET 10 DAYS FROM INVOICE DATE 1 1/2% per month on Past Due Amounts Past 30 Days, 18% per Annum.

THANK YOU from

ARTICLES OF INCORPORATION

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OF

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INTERACTIVE CREDIT BUREAU, INC.

INTERACTIVE CREDIT BUREAU, INC.

SEVER FOR STATE

I, the undersigned, for the purpose of becoming a corporation under and pursuant tortie laws of the State of Florida providing for the formation, liability, rights, privileges and immunities of corporation for profit, do hereby certify, declare and set forth as follows, to wit:

ARTICLE

NAME

The name of the corporation shall be:

INTERACTIVE CREDIT BUREAU, INC.

ARTICLE II

GENERAL NATURE OF BUSINESS

The general nature and the object and purposes proposed to be transacted and carried on is credit reporting and investigation, and any and all other lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE III

CAPITAL STOCK

The capital stock of this corporation shall be ONE HUNDRED (100) shares of \$1.00 par value. All of said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of this corporation.

ARTICLE IV

CAPITAL TO BEGIN BUSINESS

The amount of capital with which this corporation shall commence business shall be ONE HUNDRED (\$100.00) DOLLARS.

ARTICLE V

CORPORATE EXISTENCE

This corporation shall exist perpetually unless sooner dissolved according to law.

ARTICLE VI

REGISTERED OFFICE AND REGISTERED AGENT

<u>NAME</u>

ADDRESS

OFFICE

Thaddeus J. Milis

5713 Corporate Way

same

Suite 201

West Palm Beach, Florida 33407

The registered office of the corporation and its principal place of business shall be 5713 Corporate Way, Suite 201, West Palm Beach, Florida 33407, with the privilege of having branch offices at other places within or without the State of Florida. The registered agent at the above address shall be Thaddeus J. Mills.

ARTICLE VII

OFFICERS AND DIRECTORS

The names and post office addresses of the officers and first Board of Directors of this corporation who shall hold office for the first year or until successors are chosen shall be:

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NAME	<u>ADDRESS</u>	OFFICE
Thaddeus J. Mills	5713 Corporate Way Suite 201 West Palm Beach, Florida 33407	President/Vice President
Patricia Thompkins	5713 Corporate Way Suite 201 West Palm Beach, Florida 33407	Secretary/Treasurer

The corporation shall have at least one and not more than five directors, and no person shall be required to own, hold or control stock in the corporation as a condition precedent to holding an office in this corporation.

ARTICLE VIII

SUBSCRIBERS

The name and post office address of the subscribers to these Articles of Incorporation, and the number of shares they agree to take, is as follows:

NAME	ADDRESS	NUMBER OF SHARES
Thaddeus J. Miils	5713 Corporate Way Suite 201 West Palm Beach, Florida 33407	51
Patricia Thompkins	5713 Corporate Way Suite 201 West Palm Beach, Florida 33407	49

ARTICLE IX

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute.

Directors of this corporation shall have the power to make or amend By-Laws and to fix any amount to be reserved for working capital.

The private property of the stockholders shall not be subject to the payment of the corporate debts in any extent whatever. The corporation shall have a first lien on the shares of its members and upon the dividends due them from any indebtedness of such members of the corporation.

IN WITNESS WHEREOF, the undersigned, being the one of the original subscribers to the capital stock hereinabove named, for the purpose of forming a corporation to do business both within

and without the State of Florida, under the laws of Fiorida, do hereby make and file these Articles, hereby declaring and certifying the facts herein stated are true, and I do agree to take the number of shares hereinabove set forth, and hereunto set my hand and seal this 31 day of 1800 1995. In the presence of:

HADDEUS J. MILLS
STATE OF FLORIDA)
)ss COUNTY OF PALM BEACH)
BEFORE ME, the undersigned authority, personally appeared,
acknowledged before me that (s)he executed the same for the purposes therein express.
RY PU® OFFICIAL NOTARY SEAL KELLY L HURLEY COMMISSION NUMBER CC385512 MY COMMISSION EXP. Notary Public-State of Florida My Commission Expires: PATRICIA THOMPKINS MY COMMISSION EXPIRES:
STATE OF FLORIDA
COUNTY OF PALM BEACH)
BEFORE ME, the undersigned authority, personally appeared, PHTRICIA THORING known to be the individual described in and who executed the foregoing Articles of Incorporation, and (s)he acknowledged before me that (s)he executed the same for the purposes therein express.

Name:

Notary Public-State of Florida

My Commission Expires:

OFFICIAL NOTARY SHAL

CC385512

To:

The Department of State Tallahassee, Florida 32304

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Section 607.325 of the Florida General Corporation Act, the following is submitted:

INTERACTIVE CREDIT BUREAU, INC., with its place of business at 5713 Corporate Boulevard, Suite 201, West Palm Beach, Florida 33407 has named THADDEUS J. MILLS located at 5713 Corporate Boulevard, Suite 201, West Palm Beach, Florida 33407, as its agent to accept service of process within Florida.

Dated: March 31, 1995.

THADDEUS J. MILLS Incorporator

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 607.325 of the Florida General Corporation Act.

Dated: March 31, 1995.

THADDEUS J. MILLS Registered Agent