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H.J. SWART & COMPANY, P.A.

Certified Public Accountants

MEMBERS
American Institute of
Certified Public Accountants
Florida Institute of
Certified Public Accountants

P95000026710

March 29, 1995

Division of Corporations
409 East Gaines St.
Tallahassee, Florida 32301

Enclosed are the Articles of Incorporation for Larry J. Graue, P.A., Rebecca P. Campbell, P.A., and Credit Service Dynamics, Inc. and a check for \$367.50 for filing fees.

Please return the certified copies to:

H.J. SWART & COMPANY, P.A. 400001445294
717 E. OAK STREET -03/31/95--01081--016
KISSIMMEE, FL 34744 ****367.50 ****122.50

Thank you.

Sincerely,

H.J. SWART & COMPANY

Kathy Swart
Kathy Swart

APR 4 1995

BSB

FILED
95 MAR 31 PM 2:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

LARRY J. GRAUE, P.A.

FILED

95 MAR 31 PM 2:05

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of this corporation shall be Larry J. Graue, P.A.

ARTICLE II. DURATION

This corporation shall have perpetual existence commencing on the date of filing of the Articles of Incorporation by the Department of State.

ARTICLE III. PURPOSE

This corporation is organized for the purpose of Real Estate sales, and anything pertaining to real estate professionals, as defined in Florida Statute chapter 621.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$1.00 par value.

ARTICLE V. ADDRESS

The initial post office address of the principal place of business of this corporation is 401 Los Altos Way #303, Altamonte Springs, FL 32714. The Board of Directors may, from time to time, move the principal office to any other address in Florida.

ARTICLE VI. DIRECTORS

This corporation shall have one director initially. The number of directors may be changed from time to time by the bylaws. The name and address of the initial director, who will serve until the first annual meeting of shareholders of the corporation or until his successor is duly elected and qualified is:

NAME

Larry J. Graue

ADDRESS

401 Los Altos Way #303
Altamonte Springs, FL 32714

ARTICLE VII. SUBSCRIBERS

The subscriber to these Articles of Incorporation is:

NAME

ADDRESS

Harry J. Swart

717 E. Oak Street
Kissimmee, FL 34744

ARTICLE VIII. OFFICERS

The officers of this corporation shall be President, Vice President, Secretary, and Treasurer. They shall be elected by the Board of Directors.

ARTICLE IX. REGISTERED AGENT

The initial registered agent and registered agent's address for service of process for this corporation is:

NAME

ADDRESS

Harry J. Swart

717 E. Oak Street
Kissimmee, FL 34744

ARTICLE X. AMENDMENTS

These Articles of Incorporation may be amended in the manner set forth in the bylaws of this corporation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 29 day of March, 1995.




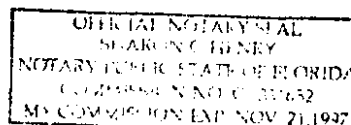
Harry J. Swart

STATE OF FLORIDA
COUNTY OF OSCEOLA

BEFORE ME, a Notary Public authorized to take acknowledgments in the state and county set forth above personally appeared Harry J. Swart, known to me personally and executed the foregoing Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the state and county aforesaid this 29 day of March, 1995.


Sharon G. Henry
Notary Public, State of Florida



DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

The undersigned subscriber of Larry J. Graue, P.A., designates the following individual as registered agent for this corporation:

Harry J. Swart
717 E. Oak Street
Kissimmee, FL 34744



Harry J. Swart

ACCEPTANCE OF REGISTERED AGENT

The undersigned does hereby accept the designation as registered agent of Larry J. Graue, P.A.

DATED this 29 day of March, 1995.



Harry J. Swart

FILED
MAR 31 PM 2:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA