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95 MAR 31 PM 2:08

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

H. J. SWART & COMPANY, P.A.
CERTIFIED PUBLIC ACCOUNTANTS
717 EAST OAK STREET
KISSIMMEE, FL 34744

500001445295
-03/31/95--01081--016

OFFICE USE ONLY ****367.50 ****122.50

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. Credit Service Dynamics, Inc.
(Corporation Name) (Document #)
2. _____
(Corporation Name) (Document #)
3. _____
(Corporation Name) (Document #)
4. _____
(Corporation Name) (Document #)

☐ Walk in ☐ Pick up time _____

☐ Certified Copy

☐ Mail out ☐ Will wait ☐ Photocopy

☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A. Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

APR 4 1995 BSB

ARTICLES OF INCORPORATION

CREDIT SERVICE DYNAMICS, INC.

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ARTICLE I. NAME

The name of this corporation shall be ~~Credit Service Dynamics, Inc.~~ ^{SECRETARY OF STATE} Credit Service Dynamics, Inc.

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 transacting any and all lawful business.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE V. ADDRESS

The initial post office address of the principal place of business of this corporation is 253 Merritt Square, Suite 711, Merritt Island, FL 32952. 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 three directors initially. The number of directors may be changed from time to time by the bylaws. The names and addresses of the initial directors, who will serve until the first annual meeting of shareholders of the corporation or until their successors are duly elected and qualified are:

NAME

ADDRESS

Paul Hall

253 Merritt Square, #711
Merritt Island, FL 32952

Carolyn Hall

253 Merritt Square, #711
Merritt Island, FL 32952

Paul Hall II

253 Merritt Square, #711
Merritt Island, FL 32952

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, 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.

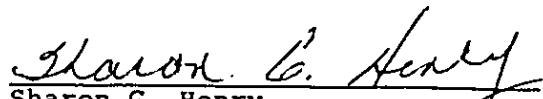


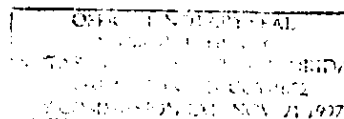
Harry J. Swart

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 and is personally known to me, Harry J. Swart, and he 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 Credit Service Dynamics, Inc., designates the following individual as registered agent for this corporation:

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

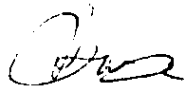


Harry J. Swart

ACCEPTANCE OF REGISTERED AGENT

The undersigned does hereby accept the designation as registered agent for Credit Service Dynamics, Inc.,

DATED this 27 day of March, 1995.



Harry J. Swart

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TALLAHASSEE, FLORIDA