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*Handwritten:* P9500027266

ACCOUNT NO. : 072100000032

REFERENCE : 572760 80371A

AUTHORIZATION :

*Handwritten:* Patricia Pigitt

COST LIMIT : \$ 70.00

ORDER DATE : April 5, 1995

ORDER TIME : 2:43 PM

ORDER NO. : 572760

100001448451

CUSTOMER NO: 80371A

CUSTOMER: Beth E. Linzner, Esq  
BETH E. LINZNER, ESQ

Suite 105  
2900 North Military Trail  
Boca Raton, FL 33431

DOMESTIC FILING

NAME: A - 1 CREDIT REPAIR, INC.

**FILED**  
95 APR - 5 AM 9:43  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX        PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Sebrena Randolph

EXAMINER'S INITIALS: T. BROWN APR - 6 1995

ARTICLES OF INCORPORATION  
OF  
A - 1 CREDIT REPAIR, INC.

FILED  
95 APR -5 AM 9:43  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscriber, a natural person competent contract for the purpose of forming a corporation under the Florida General Corporation Act of the State of Florida, adopts the following Articles of Incorporation:

ARTICLE I

The name of the corporation is A - 1 Credit Repair, Inc.

ARTICLE II

The corporation is organized for the purpose of transacting any and all lawful business permitted under the laws of the United States and of the State of Florida and shall have such powers as enumerated in The Florida General Corporation Act, Chapter 607, Florida Statutes (1983).

ARTICLE III

The total number of shares of stock which the corporation shall have authority to issue and which the corporation is authorized to have outstanding at any one time is One Hundred (100) shares, which shares shall have a par value of zero.

ARTICLE IV

This Corporation shall have perpetual existence.

ARTICLE V

The initial address of the principal office of the corporation is 333 Camino Gardens Blvd. W - Suite 102A, Boca Raton, Florida 33432.

#### ARTICLE VI

This Corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time in accordance with the By-Laws, but shall never be less than one (1). The names and address of the initial director is: Randy Kimmel, 333 Camino Gardens Blvd. W - Suite 102A, Boca Raton, Florida 33432.

#### ARTICLE VII

The name and street address of the subscriber to these Articles of Incorporation is: Randy Kimmel, 333 Camino Gardens Blvd. W - Suite 102A, Boca Raton, Florida 33432.

#### ARTICLE VIII

The Corporation shall indemnify any officers or directors or any former officers or directors to the full extent permitted by law.

#### ARTICLE IX

The initial registered agent of this Corporation and his street address is as follows: Randy Kimmel, 333 Camino Gardens Blvd. W - Suite 102A, Boca Raton, Florida 33432.

#### ARTICLE X

These Articles of Incorporation may be amended or repealed as provided by law.

#### ARTICLE XI

Members of the Board of Directors may participate in meetings of the Board of Directors by means of a conference telephone communication and as otherwise provided by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed

these Articles of Incorporation on this 23<sup>rd</sup> day of March, 1995.

WITNESSES:

[Signature]  
[Signature]

[Signature]  
Randy Kimmel

STATE OF FLORIDA       )  
COUNTY OF PALM BEACH )

BEFORE ME, the undersigned authority, personally appeared Randy Kimmel, who is personally known to me and who executed the foregoing Articles of Incorporation and she acknowledged before me that she executed these Articles of Incorporation.

Witness my hand and seal in the County and State aforesaid, this 23 day of March, 1995.

[Signature]  
Notary Public

My commission expires:



OFFICIAL SEAL  
FRANK RACCIOPPI (JR)  
My Commission Expires  
March 31, 1997  
Comm. No. CC 266216

**REGISTERED AGENT CERTIFICATE AND ACCEPTANCE**

In compliance with Section 48.091, Florida Statutes, the following is submitted:

A -1 Credit Repair, Inc. desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation has named Randyo Kimmel as its agent to accept service of process within the State of Florida.

SIGNATURE: *Randyo Kimmel*  
Randyo Kimmel  
TITLE: Director  
DATE: 3-23-95

Having been named to accept service of process for the above-named corporation at the place designated in this Certificate, I hereby accept to act in this capacity and agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

*Randyo Kimmel*  
Dated: 3-23-95

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