izon Harn Street TAILAHASSIT, H. 12301

800-142-8086



REFERENCE: 597093

8286ØA

AUTHORIZATION : Patricia

COST LIMIT : 9 70.00

ORDER DATE : May 10, 1995

ORDER TIME : 8:57 AM

ORDER NO. : 597093

CUSTOMER NO: 82860A

CUSTOMER: Rosario Isabel Ferrero, Esq.

DOMESTIC FILING

NAME:

STEP BY STEP CREDIT

INFORMATION SERVICES, INC.

ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Karen B. Rozar

EXAMINER'S INITIALS:

T. BROWN MAY 1 1 1995

-500001488965

ARTICLES OF INCORPORATION

OF

STEP BY STEP CREDIT INFORMATION SERVICES, INC.

ervices, inc.

orms a

of the State

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

STEP BY STEP CREDIT INFORMATION SERVICES, INC.

The address of the principal office of this corporation

shall be c/o Leslie Alan Rozencwaig, 1 Biscayne Tower, Suite

3270, 2 South Biscayne Boulevard Miami, Florida 33131,

and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 2 South Biscayne Boulevard, 1 Biscayne Tower, Suite 3270, Miami, Florida 33131, and the name of the initial registered agent of the corporation at that address is Leslie Alan Rozencwaig.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporation Sorvice Company 1201 Hays Street Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on May 11, 1995.

CORPORATION SERVICE COMPANY

Its Agent, Karen B. Rozan

KBR/CMH

FILED 95 HAY II AM 9:54 SECRETAL TO TATE TALLAHASSEE, FLORIDA

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

LESLIE ALAN ROZENCWAIG, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By:

LESLÍE ALAN ROZENCWAIG