Charter Number Only Jack PARITON w conkland our BAd 748. 3000 C 000001573630 -08/30/95--01029--031 ++++122.50 *+++122.50 CORPORATION(S) NAME SORVICON Toll Free: 1-800-432-3028 Profit NonProfit) Amendment () Merger) Foreign) Dissolution () Mark () Limited Partnership) Annual Report () Other) Reinstatement) Reservation () Change of Registered Agent Certified Copy) Photo Copies () Cortificate Under Seal) Call When Ready } Call If Problem () After 4:30 (>) Walk In () Will Walt (X Pick Up () Mail Out Name Availability Document Examiner Updater

Verifier

Acknowledger ent

CR2E031 (R8-85)

W.P. Verifier



SECRETARY SECRETARY

August 30, 1995

EMPIRE

TALL, FL

SUBJECT: C & J FINANCIAL SERVICES INC

Ref. Number: W95000017527

We have received your document for C & J FINANCIAL SERVICES INC and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Your document is being returned as requested.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6904.

Freida Chesser Corporate Specialist

Letter Number: 695A00040460

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ARTICLES OF INCORPORATION

<u>of</u>

C & J CREDIT SERVICES, INC.

ARTICLE I

The name of the corporation shall be:

C & J Credit Services, Inc.

ARTICLE II

The principal place of business of this corporation shall be located at 9850 Sandalfoot Blvd., Suite 442, Boca Raton, Florida, 33428, and it may have such other places of business, both within and without the State of Florida and in foreign countries, as may be necessary or convenient.

ARTICLE T

The general nature of the business or businesses or objects or purposes to be transacted, promoted, or carried on by this corporation is as follows:

Section 1. To engage in the business of providing information telephonically.

Section 2. To establish, maintain, and conduct a general credit rating agency, to carry on every branch of business usually transacted in connection therewith, including the obtaining and acquiring by purchase or in any other lawful manner information, statistics, facts and circumstances of, relating to, or affecting the business, capital, debt, solvency, credit, responsibility and commercial condition and standing of any and all individuals,

firms, associations and corporations engaged in or connected with any business, occupation, industry, or employment, and to dispose of, sell, loan pledge, hire and use in any and all lawful ways the information, statistics, facts and circumstances so obtained and acquired.

Section 3. To purchase to receive by way of gift, subscribe for, invest in and in all other ways acquire, import, lease, possess, maintain, handle on consignment, own, hold for investment or otherwise use, enjoy, exercise, operate, manage, conduct, perform, make, borrow, guarantee, contract in respect of, trade and deal in, sell, exchange, let, lend, export, mortgage, pledge, deed in trust, hypothecate, encumber, transfer, assign and in all other ways dispose of, design, develop, invent, improve, equip, repair, alter, fabricate, assemble, build, construct, operate, manufacture, plant, cultivate, produce, market and in all other ways (whether like or unlike any of the foregoing), deal in and with property of every kind and character, real, personal or mixed, tangible or intangible, wherever situated and however held, including, but not limited to, money, credits, chooses in action, securities, stocks, bonds, warrants, script, certificates, debentures, mortgages, notes, commercial paper and other obligations and evidences of interest in or indebtedness of any person, firm, or corporation, foreign or domestic, or of any government or subdivision or agency thereof, documents of title, and accompanying rights, and every other kind and character of personal property, real property (improved or unimproved), and the products and avails thereof, and

every character of interest therein and appurtenance thereto, including, but not limited to, mineral, oil, gas and water rights, all or any part of any going business and its incidentals, franchises, subsidies, charters, concessions grants, rights, powers or privileges, granted or conferred by any government or subdivision or agency thereof, and any interest in or part of any of the foregoing, and to exercise in respect thereof all of the rights, powers, privileges, and immunity of individual owners or holders thereof.

Section 4. To hire and employ agents, servants and employees, and to enter into agreements of employment and collective bargaining agreements, and to act as agent, contractor, trustee, factor or otherwise, either alone or in company with others.

Section 5. To promote or aid in any manner, financially or otherwise, any person, firm, association or corporation, and to guarantee contracts and other obligations.

Section 6. To let concessions to others to do any of the things that this corporation is empowered to do, and to enter into make, perform and carry out, contracts and arrangements of every kind and character with any person, firm, association or corporation, or any government or authority or subdivision or agency thereof.

Section 7. To carry on any business whatsoever that this corporation may deem proper or convenient in connection with any of the foregoing purposes or otherwise, or that it may deem calculated, directly or indirectly, to improve the interest of this

corporation, and to all things specified in Chapter 28170, Laws of Florida, being Florida Statutes Sections 608.01 to 608.60, inclusive, as amended, and to have and to exercise all powers conferred by the laws of the State of Florida or corporations formed under the laws pursuant to which and under which this corporation is formed, as such laws are now in effect or may at any time hereafter be amended, and to do any and all things hereinabove set forth to the same extent and as fully as natural persons might or could do, either alone or in connection with other persons, firms, associations or corporations, and in any part of the world.

Section 8. The foregoing statement of purposes shall be construed as a statement of both purposes and powers, shall be liberally construed in aid of the powers of this corporation, and the powers and purposes stated in each clause shall, except where otherwise stated, be in nowise limited or restricted by any term or provision of any other clause, and shall be regarded not only as independent purposes, but the purposes and powers stated shall be construed distributively as each object expressed, and the enumeration as to specific powers shall not be construed as to limit in any manner the aforesaid general powers, but are in furtherance of, and in addition to and not in limitation of said general powers.

Section 9. Notwithstanding anything herein contained, these Articles shall not be construed as authorizing this corporation to possess the power of issuing bills, notes or other evidences of debts for circulation as money, or the power of carrying on the

businesses of railroad, canal, telephone, telegraph, banking, savings and loan associations, insurance, or cemetery.

ARTICLE IV

The amount of capital stock which this corporation is authorized to have outstanding at any time is 7,500 shares at \$1.00 par value per share. The holders of common stock shall have preemptive rights to purchase any shares of the corporation hereafter issued or any securities exchangeable for or convertible into such shares or any warrants or other instruments evidencing rights or options to subscribe for purchase, or otherwise acquire such shares.

ARTICLE V

This corporation shall exist perpetually, and shall begin existence on the 31st day of August, 1995 or as soon as incorporated by the Secretary of State of Florida.

ARTICLE VI

The business of this corporation shall be conducted by a Board of Directors of not less than one (1) director, the exact number of directors to be fixed by the by-laws of the corporation.

ARTICLE VII

The names and post office addresses of the first Board of Directors of this corporation, who shall hold office until the annual meeting of this corporation, or until their successors are elected and have qualified, are as follows:

DAVID C. EDDY 9850 Sandalfoot Blvd. Suite 442 Boca Raton, Florida 33428

ARTICLE VIII

The names and post office addresses of each subscriber of this certificate of incorporation are as follows:

DAVID C. EDDY 9850 Sandalfoot Blvd. Suite 442 Boca Raton, Florida 33428

ARTICLE IX

Special provisions for the regulation of this corporation in furtherance and not in limitation of powers conferred by the Statutes of Florida, are hereby set forth:

Section 1. The meeting of the stockholders or Board of Directors may be held either within or without the State of Florida.

Section 2. Stockholders' meetings may be held at any time or place, without call or notice, when the holders of 51% of all outstanding common stock shall be present at the meeting and sign a written consent thereto on the records of such meeting.

Section 3: At all elections of Directors of this corporation, each holder of record of stock possessing voting power shall be entitled to as many votes as shall equal the number of shares of stock owned by such holder. Voting for directors shall be non-cumulative.

Section 4. A majority of Board of Directors shall constitute a quorum of such Board.

Section 5. The officers of this corporation shall be: a

President, a Vice-President, a Secretary and a Treasurer, and such other officers as the Board of Directors may deem necessary who need not be members of the Board of Directors. Any one person may hold two of said offices, however, the President shall not hold the office of Secretary.

Section 6. No officer of this corporation shall enter into any contracts for the purpose of the sale of land, or incur an indebtedness in the name of the corporation, or pledge any security of the corporation without express authority of a majority of the Board of Directors obtained at a meeting duly constituted. The officers of this corporation, who shall hold office until such time as their successors shall have been duly elected and qualified, are as follows:

DAVID C. EDDY, President

ARTICLE IX

The Registered Agent of the corporation shall be JACK BARITON, ESQUIRE, 7800 West Oakland Park Houlevard, Sunrise, Florida, 33351.

IN WITNESS WHEREOF, these Articles of Incorporation have been executed this 31st day of August, 1995.

Incorporator

ACCEPTANCE BY REGISTERED AGENT

Having been named as Registered Agen, for the above-named corporation, I hereby agree to accept the appointment.

JACK BARITON, ESQ.

STATE OF FLORIDA

88:

COUNTY OF BROWARD

I hereby certify that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgements, personally appeared DAVID C. EDDY, to me known to be the person(s) described in and who executed the foregoing instrument and who acknowledged before me that said person(s) executed the same for the purposes therein expressed. The person(s) described herein are personally known to me or (XX) presented identification in the form of _______ and (XX) did () did not take an oath.

WITNESS my hand and official seal, this 31st day of August, 1935, in the County and State aforesaid.

NOTARY PUBLIC, STATE OF FLA.
MY COMMISSION EXPIRES:

SUSAN STEMBER
MY COMMISSION & CC286504 EXPIRES
JUTA 20, 1997
BONDED THRU TROY FAM RISURANCE, INC

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