

ARTICLES OF INCORPORATION

OF

FINANCE SOURCE OF AMERICA. INC.



ARTICLE I - NAME

The name of this corporation is FINANCE SOURCE OF AMERICA, INC.

ARTICLE II - DURATION

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

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$.50 par value common stock which shall be designated "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the principal office and the initial registered office is 9624 S.W. 117 Court, Miami, FL 33186 and the name of the initial registered agent of this corporation at that address is Doby Charnin.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have I Director constituting of the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the Bylaws. The name and address of the initial Board of Directors of this corporation is:

NAME

ADDRESS

Doby Charnin

9624 S.W. 117 Court Miami, FL 33186

ARTICLE VIII - INCORPORATORS

The name and address of each person signing these Articles

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NAME

ADDRESS

Doby Charnin

9624 S.W. 117 Street Miami, FL 33186

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the share holders is subject to this reservation.

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

DOBY CHARNIN

STATE OF FLORIDA

COUNTY OF DADE

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared DOBY CHARNIN who is personally known to me and/or presented photo identification and known by me to be the person who 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 day of December, 1995.

Notary Public / State of Plorida at Large

My commission expires:

EVA B. SPIESSBACH Notary Public, State of Florida My Comm. Expires Aug. 28, 1998 No. CC 379289 Bonded Thru Officeal Natury Bernice

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED!

FIRST -- FINANCE SOURCE OF AMERICA, INC. DEDIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF MIAMI, STATE OF FLORIDA, HAS NAMED DOBY CHARNIN, LOCATED AT 9624 S.W. 117 COURT CITY OF MIAMI, STATE OF FLORIDA, AU ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE

DOBY CHARNIN TITLE.

DATE_

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPERTY PERFORMANCE OF MY DUTIES.

SIGNATURE

Resident Agent

DOBY CHARNIN

DATE

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