P9600013740 TRANSMITTAL LETTER

Department of State Division of Corporations 409 E. Gaines Street Tallahassee, FL 32399 (904) 487-6052

SEEB-8 IN 8: 39
SEEB-8 IN 8: 39

SUBJECT: Credit Investigations Financial Group, Inc.
Proposed Corporate Name

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

1. Filing Fee

Certified Copy

3. Certificate

Total:

\$ 122.50

700001716597 -02/16/96--01009--009 ****245.00 ****122.50

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FROM:

Freddie J. Newton 1819 NW 55 Avenue Lauderhill, FL 33313 (954) 485-6955

AUTHORIZATION BY PHONE TO DATE

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IF there are any questions, Please
Feel Free to contact
me at (954) 630-9941.

Please mail the documents back to the sincerely,
Thank You! Marcin Marcher

ARTICLES OF INCORPORATION OF

CREDIT INVESTIGATIONS FINANCIAL GROUP, INC

The undersigned incorporator(2), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLES I

The name of the corporation shall be:

CREDIT INVESTIGATIONS FINANCIAL GROUP, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1819 NW 55 Avenue Lauderhill, FL 33313

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 Shares Of Stock

ARTICLES IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Freddle J. Newton 1819 NW 55 Ave Lauderhill, FL 33313

By my signature below hereby accept designation as registered agent.

ARTICLES V INCORPORATOR(s)

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

Freddie J. Newton 1819 NW 55 Avenue Lauderhill, FL 33313

Quetel T. Newton 1819 NW 55 Avenue Lauderhill, FL 33313

The undersigned incorporator have executed the Articles of Incorporation this 31 day of January, 1996.

Signature of: Incorporator

Signature of: Registered Agent / Incorporator