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Sherri B. Simpson, P.A.

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Ft Lauderdale, FL 33312
(305) 904-6774
Fax: (305) 904-0012

May 30, 1996

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***122.50 ***122.50

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

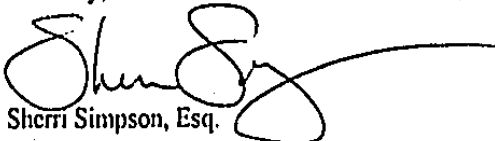
RE: SPEC CREDIT SERVICES, INC.

Dear Sir/Madam:

Enclosed please find an original and one copy of the articles of incorporation for the above corporation and a check in the amount of \$122.50.

Please file and return the certified copy to me at the above address. SASE included.

Sincerely,


Sherri Simpson, Esq.

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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**ARTICLES OF INCORPORATION
OF
SPEC CREDIT SERVICES, INC.**

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SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
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**ARTICLE I
NAME**

The name of the Corporation is **SPEC CREDIT SERVICES, INC.**

**ARTICLE II
PURPOSES**

This Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be formed under Chapter 607 of the Florida Statutes.

**ARTICLE III
STOCK**

This Corporation is authorized to issue 1,000 shares of common stock at no par value. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

**ARTICLE IV
REGISTERED AGENT**

The street address of the initial registered office of this Corporation is 1802 N. University Drive, Suite 100, Plantation, Florida 33322 and the name of the initial registered agent at that address is Sherri B. Simpson.

**ARTICLE V
DIRECTORS/OFFICERS**

This Corporation shall have one director/officer initially. The number of directors may be increased or diminished from time to time as provided in the Bylaws, but shall never be less than one. The name and address of the initial directors/officers of this Corporation are:

James Davis
P.O. Box 25501
Tamarac, Florida 33320

**ARTICLE VI
INCORPORATOR**

The name and address of the incorporator of this Corporation is:

Sherri B. Simpson
1802 N. University Drive
Suite 100
Fort Lauderdale, FL 33312

**ARTICLE VII
ADDRESS**

The principal office and mailing address of the Corporation is:

1001 N.W. 45 Street
Fort Lauderdale, FL 33309

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**ARTICLE VIII
INDEMNIFICATION**

This Corporation shall indemnify, defend, save and hold harmless and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

**ARTICLE IX
PERPETUAL EXISTENCE**

This Corporation shall have perpetual existence unless sooner dissolved as provided by law.

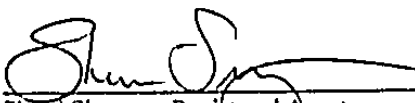
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 30th day of May, 1996.



Sherri B. Simpson, Incorporator

**ACCEPTANCE OF APPOINTMENT
OF
REGISTERED AGENT**

The undersigned hereby accepts the appointment as registered agent contained in the foregoing Articles of Incorporation, and that the undersigned is familiar with and accepts the obligations of that position pursuant to F.S.607.0501(3).



Sherri Simpson, Registered Agent