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LAW OFFICE  
DRAKE CEMENT ESCURE

1800 WEST COMMERCIAL BOULEVARD  
SUITE 208  
FORT LAUDERDALE, FLORIDA 33309

FILED

96 JUL -8 AM 9:47

ADMITTED IN:  
STATE OF FLORIDA  
STATE OF GEORGIA  
SOUTHERN DISTRICT OF FLORIDA

SECRET, TELEPHONE (904) 486-4186  
TALLAHASSEE, FLORIDA 486-5302

July 3, 1996

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-07/09/96--01043--01  
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Secretary of State  
Corporate Records Bureau  
Division of Corporations  
Department of State  
P.O. Box 5588  
Tallahassee, Florida 32314

Re: ARTICLES OF INCORPORATION - AMERICAN CREDIT REPAIR, INC.


Dear Sir or Madam:

Enclosed please find two (2) original Articles of Incorporation and one (1) copy for certification for the above referenced corporation. Also enclosed please find a check in the amount of \$122.75 made payable to the Secretary of State, said funds remitted as payment in full for filing fees, certified copy fees, designation of resident agent fees, etc.

Please file the Articles and return one (1) certified copy of the corporation thereof to the undersigned at your earliest convenience.

If you have any comments or questions, please advise.

Very truly yours,

  
K. DRAKE OSMONT, ESQ.  
KDO/ds  
ENCLOSURES



**ARTICLES OF INCORPORATION**  
**OF**  
**AMERICAN CREDIT REPAIR, INC.**

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

1. **NAME:** The name of the Corporation is  
**AMERICAN CREDIT REPAIR, INC.**
2. **DURATION:** The period of its duration is perpetual.
3. **PURPOSE:** The general purpose for which the Corporation is organized is for the transaction of any or all lawful business for which Corporations may be incorporated under the Florida General Corporation Act.
4. **CAPITAL STOCK:** Authorized shares. The maximum number of shares of capital stock that this Corporation is authorized to have outstanding at any time shall be 1,000 shares of common stock with a par value of \$1.00 each.
5. **PRINCIPAL OFFICE:** The principal place of business of this Corporation shall be located at 3600 West Commercial Blvd., Suite 206, Ft. Lauderdale, FL 33309, or at such places within or without the State of Florida as the Board of Directors shall by appropriate action hereafter from time to time determine.
6. **INITIAL REGISTERED AGENT:**  
K. DRAKE OZMENT  
3600 West Commercial Blvd.  
Suite 206  
Ft. Lauderdale, FL 33309
7. **INITIAL BOARD OF DIRECTORS:** The Corporation shall have one (1) Director initially. The number of Directors may be either increased or decreased from time to time by an amendment of the by-laws of the Corporation in the manner provided by law, but shall never be less than one (1) Director.

The name and address of the Director(s) of the Corporation are:

NAME

ADDRESS

K. DRAKE OZMENT

3600 West Commercial Blvd.  
Suite 206  
Ft. Lauderdale, FL 33309

8. AMENDMENT OF ARTICLES: The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

9. INDEMNIFICATION: To the extent permitted by law, the Corporation shall indemnify any Officer or Director, or any former Officer or Director in the manner set out and provided for in the by-laws of the Corporation.

10. INCORPORATOR: The name and address of the incorporator is:

NAME

ADDRESS

K. DRAKE OZMENT

3600 West Commercial Blvd.  
Suite 206  
Ft. Lauderdale, FL 33309

IN WITNESS WHEREOF, the undersigned Director has executed these Articles of Incorporation this 3rd day of July, 1996.

  
K. DRAKE OZMENT

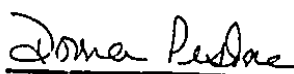
STATE OF FLORIDA

COUNTY OF BROWARD

)  
) SS  
)

BEFORE ME, the undersigned authority, personally appeared K. DRAKE OZMENT, to me well known to be the person described in and who executed the foregoing Articles of Incorporation, and she acknowledged to and before me, that she executed the same for the purposes therein expressed.

IN WITNESS HEREOF, I have hereunto set my hand and seal this 3rd day of July, 1996.

  
Notary Public

My Commission Expires:

OFFICIAL NOTARY SEAL  
DONNA PESTANA  
NOTARY PUBLIC STATE OF FLORIDA  
COMMISSION NO. CC288389  
MY COMMISSION EXP. MAY 7, 1997

CERTIFICATE DESIGNATING (OR CHANGING) PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE. NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

IN PURSUANCE OF CHAPTER 48.091 OF THE FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED IN COMPLIANCE WITH SAID ACT.

FIRST that AMERICAN CREDIT REPAIR, INC., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at the City of Plantation, County of Broward and State of Florida, has named K. DRAKE OZMENT, located at 3600 West Commercial Blvd., Suite 206, Ft. Lauderdale, FL 33309, as its agent to accept service of process within this State.

**ACKNOWLEDGMENT:**

Having been named to accept service of process for the above stated corporation, at place designated in this Certificate, I HEREBY ACCEPT to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office. I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

Dated: 7/3/96

By: K. Drake Ozment

K. DRAKE OZMENT  
Registered Agent

FILED  
JUL - 8 1996  
CLERK OF COURT  
JUL 11 1996