

EFFECTIVE DATE

12/8/96

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

96 AUG -6 AM 10:49

**ARTICLES OF INCORPORATION
OF
CREDIT FIX OF MIAMI, INC.**

The undersigned Incorporator, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I-NAME

The name of this corporation shall be:

CREDIT FIX OF MIAMI, INC.

ARTICLE II-MAILING ADDRESS OF INCORPORATION

The mailing address of the corporation shall be:

**8500 SW 8th STREET SUITE 204
MIAMI, FLORIDA 33144**

ARTICLE III-TERM AND COMMENCEMENT

This corporation is to exist perpetually. This corporation shall commence to exist on **AUGUST 1, 1996**

ARTICLE IV-PURPOSE OF INCORPORATION

The corporation may transact any or all lawful business for which corporations may be incorporated under the laws of the State of Florida and the United States .

ARTICLE V-CAPITAL STOCK

The aggregate number os shares which the corporation shall have authority to issue is 1,000 shares of common stock having a par value of One Dollar (\$1.00) per share.

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**ARTICLE VI-NAME OF REGISTERED AGENT
AND ADDRESS OF REGISTERED OFFICE**

The street address of the corporation's initial registered office: Arnold R. Barbara. The name of the corporation's initial registered agent at such address is: Arnold Barbara, 8500 SW 8th Street Suite 204, Miami Florida 33144.

ARTICLE VII INCORPORATOR

The name and address of each incorporator is:

**Arnold R. Barbara
8500 SW 8th STREET SUITE 204
MIAMI, FLORIDA 33144**

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 31 day of August, 1996.


ARNOLD R. BARBARA

ACCEPTANCE OF REGISTERED AGENT

The undersigned hereby accepts appointment as the initial registered agent of the above corporation.


ARNOLD R. BARBARA