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**Kimberly Samonek  
Post Office Box 432  
Zephyrhills, Florida 33539-0432**

August 27, 1996

Florida Department of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314

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-00729205--01002---007  
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To Whom It May Concern:

Enclosed are 2 copies of the Articles of Incorporation for Credit Approval Hotline, Inc. Please date stamp and return one of them. I have included a stamped, self addressed envelope to expedite. Thank you.

Sincerely,

*Kimberly Samonek*

Kimberly Samonek

*P.S. mail to the above address -  
I do not receive mail at my  
physical address. Thank you!*

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION  
OF  
CREDIT APPROVAL HOTLINE, INC.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of this corporation shall be CREDIT APPROVAL HOTLINE, INC.

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the Division of Corporations. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States Of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 10,000 shares of common capital stock at ten cent (\$.10) par value per share.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refused, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

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Credit Approval Hotline, Inc.

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On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain  
Transfer Restrictions Imposed By This  
Corporation's Articles Of Incorporation, A  
Copy Of Which Is On File At This Corporations  
Principal Office."

#### ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be up to six. The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are:

Kimberly Samonek, 36212 Highway 54 West, Zephyrhills, Florida 33539

#### ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

#### ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this corporation's initial registered office shall be: 4024 Paul S. Buchman Highway, Zephyrhills, Florida 33540.

The name of the individual who shall service as this corporation's initial registered agent at that address is Kimberly Samonek.

#### ARTICLE X. INCORPORATOR

The name and address of the individual who shall serve as this corporation's incorporator are: Kimberly Samonek, 36212 Highway 54 West, Zephyrhills, Florida 33540.

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

Kimberly Samonek  
Kimberly Samonek, - Incorporator

I hereby accept my designation as resident agent and agree to serve as the resident agent of CREDIT APPROVAL HOTLINE, INC. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for CREDIT APPROVAL HOTLINE, INC.

Kimberly Samonek  
Kimberly Samonek, - Registered Agent

State Of Florida

County Of Pasco

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NOTARY PUBLIC  
TALLAHASSEE, FLORIDA

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of August, 1996, by Kimberly Samonek, who is (check one)  personally known to me or who has  produced Florida driver's license # \_\_\_\_\_ as identification and who did take oath.

Debbie A Rowell  
Notary Public

Commission Expiration Date:

(Seal)

DEBBIE A. ROWELL  
NOTARY PUBLIC, STATE OF FLORIDA  
My commission expires Mar. 21, 1997  
Commission No. CC 270249

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