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10/03/96

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 073171003004

CONTACT: JOHNNY C RODRIQUEZ

PHONE: (305)672-0686

FAX #: (305)672-9110

NAME: DO-IT-YOURSELF CREDIT REPAIR INC.

AUDIT NUMBER.....H96000013895

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 4

CERT. COPIES.....0

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**Articles of Incorporation
of
Do-It-Yourself Credit Repair Inc.**

Article I. Name

The name of this Florida corporation is:
Do-It-Yourself Credit Repair Inc.

Article II. Address

The mailing address of the Corporation is:
Do-It-Yourself Credit Repair Inc.
290 Morningside Drive
Miami FL 33166

Article III. Capital Stock

The Corporation shall have the authority to issue 1,000 shares of common stock, par value zero per share.

Article IV. Registered Agent

The name and address of the registered agent of the Corporation is:
Jorge G. Veizaga
290 Morningside Drive
Miami FL 33166

Article V. Board of Directors

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation.

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The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by law.

The name of each initial member of the Corporation's Board of Directors is:

Jorge G. Veizaga

Article VI. Incorporator

The name and address of the incorporator is:

Corporate Creations International Inc.
401 Ocean Drive • Suite 312 • Door Code #125
Miami Beach FL 33139-6629

Article VII. Corporate Existence

The corporate existence of the Corporation shall begin effective October 3, 1996

The authorized representative of the incorporator executed these Articles of Incorporation on October 3, 1996

Corporate Creations International Inc.

By: 

Luis A. Uriarte Vice President

H96000013895

American Incorporators, Ltd.
1220 North Market Street, Suite 606
Wilmington, DE 19801
302-421-5752

10/03/96 15:58 FAX
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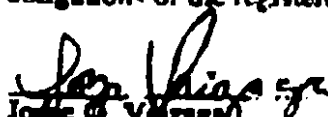
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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT AND REGISTERED OFFICE**

CORPORATION:
Do-It-Yourself Credit Repair Inc.

REGISTERED AGENT:
Jorge G. Veisaga
290 Morningdale Drive
Miami FL 33166

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.


Jorge G. Veisaga

Date: October 3, 1996

MOB000013096

American Insurpersers, Ltd
1820 North Market Street, Suite 206
Wilmington, DE 19801
800-421-5782