

TRANSMITTAL LETTER  
9600091928

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

4000001595404-31  
-11707796-01008-012  
\*\*\*131.25 \*\*\*131.25

SUBJECT: Dr. Credit of America, Inc.  
(Proposed corporate name - must include suffix)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for :

☐ \$70.00  
Filing Fee

☐ \$78.75  
Filing Fee  
& Certificate

☐ \$122.50  
Filing Fee  
& Certified Copy

☒ \$131.25  
Filing Fee,  
Certified Copy  
& Certificate

Additional Copy Required

FROM:

Dr. Credit of America, Inc.  
Name (printed or typed)

PO Box 729  
Address

Melbourne FL 32902  
City, State & Zip

407-779-0622  
Daytime Telephone number

SECRETARY OF STATE  
TALLAHASSEE FLORIDA

96 NOV -7 AM 11:23

FILED

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION  
OF  
DR. CREDIT OF AMERICA, INC.

FILED  
96 NOV -7 AM 11:23  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

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

ARTICLE I

NAME

The name of the corporation shall be DR. CREDIT OF AMERICA, INC.

ARTICLE II

COMMENCEMENT OF EXISTENCE AND DURATION

The corporation shall be deemed to commence its existence on the date of filing.  
The term of existence of the corporation is perpetual.

ARTICLE III

PURPOSE

The purpose of the corporation shall be to transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV

CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is one million (1,000,000) shares, all of which shall be common shares at a par value of one, one thousandth of a dollar (\$.001).

## ARTICLE V

### REGISTERED OFFICE, PRINCIPAL OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the corporation is 1077 Highway A1A, Satellite Beach, FL 32937. The principal office street address is the same. The mailing address of the corporation is PO Box 729, Melbourne, FL 32902. The name of the initial registered agent is Robert DeHarder.

I HEREBY am familiar with and accept the duties and responsibilities as registered agent for said corporation

  
Robert DeHarder

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SECRETARY OF STATE  
TALLAHASSEE FLORIDA

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## ARTICLE VI

### BOARD OF DIRECTORS

The business of the corporation shall be managed by a Board of Directors, consisting of at least one (1) director and no more than seven (7) directors. The initial Board of Directors shall consist of one (1) director, whose name and address is as follows:

Name	Address
Robert DeHarder	1077 Highway A1A Satellite Beach, Florida 32937

## ARTICLE VII

### OFFICERS

The corporation shall have officers as listed below:

Name	Address
Robert DeHarder	1077 Highway A1A Satellite Beach, Florida 32937

## ARTICLE VIII

### INCORPORATORS

The name and address of the incorporator of this corporation is as follows:

Name	Address
Robert DeHarder	1077 Highway A1A Satellite Beach, Florida 32937

## ARTICLE IX

### AMENDMENTS TO ARTICLES OF INCORPORATION AND BYLAWS

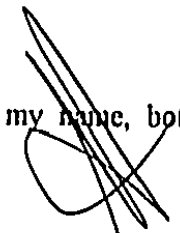
The shareholders shall have the exclusive authority to make amendments to these Articles of Incorporation by unanimous vote of all outstanding shares; the Board of Directors shall have the authority to formulate and adopt the initial bylaws of this corporation, thereafter, the shareholders shall have the exclusive authority to amend the bylaws of the corporation by a unanimous vote of all outstanding shares.

ARTICLE X  
SHAREHOLDERS

The incorporator has subscribed to shares in the following amounts:

Name	# of Shares	Purchase Price
Robert DeHarden	1,000,000	\$1,000.00

IN WITNESS WHEREOF, I have subscribed my name, both this 5th day of November, 1996.

  
\_\_\_\_\_  
Robert DeHarden

STATE OF FLORIDA  
COUNTY OF BREVARD

I HEREBY CERTIFY that on this day, before me, a notary public duly authorized in the State and County named above to take acknowledgments, personally appeared Robert DeHarden known to be the person who executed and subscribed the foregoing Article of Incorporation, and who acknowledged before me that they executed the same for the purpose therein contained.

WITNESS my hand and official seal in the County and State named above, this 5th day of November, 1996.

*Rhonda Y. Zigmantas*  
Notary Public  
State of Florida at Large

My Commissions Expires: 3.2.98



RHONDA Y ZIGMANTAS  
My Commission CC352297  
Expires Mar. 02, 1998  
Bonded by ANB  
800-852-5878