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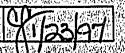
MARK A. Gowen 90 Statewide Credit 2534 Hanshob Rond OMANGEL BASSY

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Annual Report	Foreign			
Fictitious Name Name Reservation	Limited Partnership			
Name Reservation	Reinstatement			

Trademark

Other

Examiner's Initials



ARTICLES

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

OF

97 JAN 16 AM 10: 03

INCORPORATION

The undersigned Incorporator and Subscriber hereby executes the within Articles of Incorporation for the purpose of forming a corporate body, under and by virtue of the laws of the State of Florida relating to corporations.

ARTICLE 1 - CORPORATION DATA

The following corporate data applies to this corporation:

- A. NAME OF CORPORATION: Statewide Credit Bureau Corporation
- B. AUTHORIZED SHARES:
 - (1) Number of shares: 100 shares
 - (2) Par Value Per Share: Five dollars (\$5.00) per share
- C. ADDRESS OF CORPORATION:

9900 Stirling Road, Suite 226, Cooper City, Fl 33024

D. REGISTERED AGENT AND REGISTERED OFFICE ADDRESS:

Mark A Gowen 2534 Hansrob Road, Orlando, Fl 32804

E. NAME AND ADDRESS OF INCORPORATOR AND SUBSCRIBER:

Mark A. Gowen 1090 Crystal Bowl Circle, Casselberry, Fl 32707

F. INITIAL BOARD OF DIRECTORS (MINIMUM OF ONE):

Mark A. Gowen 1090 Crystal Bowl Circle, Casselberry, Fl 32707

G. OTHER DATA (IF ANY)

NONE

ARTICLE 2 - AUTHORIZED SHARES OF STOCK

A. The maximum number of authorized shares of stock which this corporation is authorized to issue and have outstanding at any one time, and the par value of each share, is set forth in Paragraph B of ARTICLE 1.

- B. All or any portion of the authorized shares of stock may be issued for cash or other tangible or intangible property, services actually performed, or any other rights or thing having a value at least equivalent to the full value of the stock to be issued. Neither promissory notes nor future services shall constitute partial or full payment for the issuance of such shares. All issued shares shall be deemed to be fully paid and non-assessable as though paid for in cash.
- C. The stockholders shall be the sole judges of the value of any property, right or thing acquired in exchange for shares of stock and their judgment of such value shall be conclusive.
- D. Notwithstanding the forgoing, the stockholders shall have the right to increase the amount of authorized shares of stock either with or without nominal or par value and to provide, in event of such increase, the designation, preference, voting powers and restrictions, and/or qualifications of voting powers, of such additional stock as may be specified by the stockholders of this corporation.

ARTICLE 3 - ADDRESS OF CORPORATION

The address of this corporation is set forth in Paragraph C of ARTICLE 1. Such address may be changed from time to time as the stockholders deem appropriate.

ARTICLE 4 - DESIGNATION OF REGISTERED AGENT

The name and address of the person designated as the registered agent of this corporation to accept service of process on behalf of his corporation within the State of Florida is set forth in Paragraph D of ARTICLE 1.

ARTICLE 5 - INCORPORATOR AND SUBSCRIBER

The name and address of the incorporator and subscriber to these Articles of Incorporation are set forth in Paragraph E of ARTICLE 1.

ARTICLE 6 - GENERAL CORPORATE POWERS

This corporation shall have all of the powers conferred upon general corporations pursuant to the Statutes of the State of Florida as amended.

ARTICLE 7 - CORPORATE PURPOSES

The purpose for which this corporation is being organized is to engage in any activity or business permitted under the laws of the State of Florida and the United States.

ARTICLE 8 - STATED CAPITAL

The stated capital of this corporation shall be the sum of:

- A. The par value of all shares of the corporation having a par value that have been issued and not canceled.
- B. The amount of the consideration received by the corporation for all shares of the corporation without par value that have been issued, except such part of the consideration thereof as may have been allocated to capital surplus in a manner permitted by law and,
- C. Such amount not included in Paragraph A and B immediately above that has not been transferred to stated capital of the corporation, whether upon the issue of shares as a share dividend or otherwise, minus all deductions from such sums that have been effected in manner permitted by law.

ARTICLE 9 - TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE 10 - CORPORATE EXISTENCE

The existence of this corporation shall begin on the date these Articles of Incorporation are filed with the Secretary of State of Florida.

ARTICLE 11 - AMENDMENT TO ARTICLES

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved at a meeting of the stockholders by a majority of the stock entitled to vote thereon, provided that all of the stockholders may sign a written statement manifesting their unanimous intention that a certain amendment to these Articles of Incorporation be made without having a meeting for said purpose.

ARTICLE 12 - COPIES OF ARTICLES OF INCORPORATION

Multiple executed copies of these Articles of Incorporation have been published and distributed. All such executed copies shall be deemed to be original copies of these Articles of Incorporation.

ARTICLE 13 - STOCKHOLDERS ACTING IN LIEU OF DIRECTORS

- A. The business of this corporation shall be conducted by the stockholders acting as, or in lieu of directors.
- B. Accordingly, all of the stockholders shall be deemed to be directors of this corporation when their purchase of stock has been recorded in the stock ledger of this corporation and shall collectively constitute the board of directors.
- C. Any action required or permitted by the laws of Florida when, such action is required to be performed by directors, shall be taken by the stockholders.
- D. Initially, this corporation shall have the number of directors set forth in Paragraph G of ARTICLE 1 who shall hold the organizational meeting of this corporation, or in lieu thereof, may otherwise approve and ratify the actions of the Incorporator and Subscriber who may conduct such organizational meeting.
- E. Any action of the stockholders may be taken without a formal meeting, if consent, in writing, setting forth the action taken, is signed by all stockholders entitled to vote on the same if a meeting had been held. Said comment shall be filed with the Secretary of the Corporation as a part of the corporate records. Such written consent shall have the force and effect of a unanimous vote of the stockholders.
- F. In addition to the stockholders, the business of this corporation shall be conducted by a President, Vice-President, Secretary and Treasurer as are elected by the stockholders, and by such other officers as the above-named officers, from time to time, determine to be necessary or advisable for the needs of the corporation and as set forth in the by-laws of this corporation.

- G. The stockholders of this corporation may include in any agreement which they may make among themselves, the following matters as valid matters of agreement:
- (1) Any limitations of the transferability of the assignment of stock of this corporation held by Prospective stockholders.
- (2) Limitations upon the pledging, devising and bequesting of stock in this corporation.
 - (3) All other matters permitted by the laws of Florida.
- H. The stockholders shall have the right to issue unissued or treasury shares of this corporation for securities of this corporation convertible into a right to subscribe or acquire shares of this corporation and containing such conditions or rights, including preemptive rights, as stockholders my direct.
- I. The stockholders shall have the power to adopt, alter, amend, or repeal the by-laws of this corporation. The by-laws may contain any provision for the regulation and management of the affairs of this corporation not inconsistent with the law or these Articles of Incorporation.
- J. The board of directors may approve the reasonable charges and expenses of incorporating this corporation, including attorney's fees and costs, and the reasonable expenses of compensation for the sale or underwriting of the shares of this corporation. The same may be allowed to be paid out of the consideration received by the corporation for the issuance of the shares without thereby impairing the fully paid or non-assessable status of such shares.

IN WITNESS WHEREOF, I, the undersigned, being the original incorporator and subscriber of this corporation, execute these Articles of Incorporation on the date set forth below.

· /		
Make Aforder		*
Hak Aborden	1-15-197	
INCORPORATOR	DATE	

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

97 JAN 16 AM 10: 03

ACKNOWLEDGEMENT

STATE OF FLORIDA COUNTY OF ORANGE

BEFORE ME, the undersigned authority, personally appeared the Incorporator and Subscriber, known to me to be the individual described in and who executed the foregoing Articles of Incorporation and said person acknowledged subscribing said instrument for the uses and purposes set forth herein.

WITNESS my official hand and seal in the County and State last aforesaid this // day of 19 A 1.

> JOHN R. PRESGRAVES My Comm Exp. 2/01/98 Bonded By Service Ins No. CC345668 11 Pormody Norm Mores L.D.

Notary Public State of My Commission expires:

ACCEPTANCE OF DESIGNATION

I HEREBY ACCEPT the designation herein set forth as Registered Agent of this corporation and agree to act in this capacity and to comply with the provisions of law relative to Registered Agents.

Mark Howen