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Verifier

Acknowledgment

W.P. Varifier

ARTICLES OF INCORPORATION

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The undersigned, acting as incorporators of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for said corporation.

- 1. The name of the corporation is: Personal Credit, Inc.
- 2. The period of duration is perpetual.
- 3. The purpose is to engage in any activities of business except banking permitted under the laws of the United States and the State of Florida.
- 4. The Corporation shall have the authority to issue one thousand shares, all of one class, one dollar (\$1.00) par value.
- 5. The street address of the initial principal office is:

6231 Garrett St. Palm Beach Gardens, FL 33418

6. The street address of the corporation's initial registered office is:

8295 N. Military Trail, Suite A Palm Beach Gardens, FL 33410

- 7. The name of its initial registered agent is: Mitchell A. Dinkin.
- 8. The method of election of the corporate directors is provided for in the Bylaws.
- 9. The number of directors constituting its initial Board of Directors is 2, whose names and addresses are:

Jack Martinez 6231 Garrett St. Palm Beach Gardens, FL 33418

Mitchell A. Dinkin 8295 N. Military Trail, Suite A Palm Beach Gardens, FL 33410

10. The name(s) and address(es) of the incorporator(s) is:

same as 9

DATED this 18th day of Mar	Jack Martinez Mitchell A. Dinkin
STATE OF FLORIDA COUNTY OF PALM BEACH	
BEFORE ME, the undersigned aut JACK MARTINEZ and MITCHELL A. DINKI person described herein and who sub Incorporation, and did freely and v me according to law that he made an uses and purposes therein mentioned upon the following form of identifi person: ACCOLL , and	N, who is well known to be the scribed the above Articles of oluntarily acknowledge before d subscribed the same for the and set forth, that I relied
IN WITNESS WHEREOF, I have her Palm Beach Gardens in said county a March, 1997.	eunto set my hand and seal at nd state this 18+10 day of Asma Reccola
OFFICIAL NOTARY SEAT. NORMA ZECCOLA NOTARY PUBLIC STATE OF ELORIDA	Notary Signature Notary Signature Printed Notary Signature

My Commission Expires:

FILED

NOTICE OF ACCEPTANCE

97 HAR 24 PH 12: 40

The undersigned hereby accepts appointment as Registered THRIDA

Agent for PERSONAL CREDIT, INC. and the undersigned states that obligation of that position.

MITCHELL A. DINKIN

Sworn to and subscribed before me this 18th day of

March, 1997.

OFFICIAL NOTARY SEAL NOTARY SEAL NOTARY PUBLIC STATE OF FLORIDA COMMISSION NO. CC592538 MY COMMISSION EXP. OCT. 10,2000

Personally Known Produced Identification

Produced Identification

Type of Identification:_