

TRANSMITTAL LETTER

P970000034990

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

1.00002146451--5
-04/17/97--01071--013
****122.50 ****122.50

SUBJECT: CREDIT PROFILE SERVICES, 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
X

\$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: CREDIT PROFILE SERVICES, INC.
Name (Printed or typed)
3315 29th Street North #A
Address
St. Petersburg, FL 33713-2616
City, State & Zip
813-528-6662
Daytime Telephone number

FILED
97 APR 17 PM 12:10
SECRET
TALLAHASSEE FLORIDA

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

APR 18 1997
[Handwritten Signature]

ARTICLES OF INCORPORATION
OF
CREDIT PROFILE SERVICES, INC.

FILED
97 APR 17 PM 12:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

Name

1.1. The name of the corporation is CREDIT PROFILE SERVICES, INC..

ARTICLE II

Location

2.1. The principal place of business and mailing address of this corporation is 3315 29th Street North #A, St. Petersburg, FL 33713-2616.

ARTICLE III

Capital Stock

3.1. The number of shares of stock that the corporation is authorized to have outstanding at any one time is 1,000 shares of stock of \$1.00 par value common stock.

ARTICLE IV

Initial Registered Agent and Street Address

4.1. The name and address of the initial registered agent is FREDERICK E. COWDEN, 3315 29th Street North #A, St. Petersburg, FL 33713-2616.

ARTICLE V

INCORPORATORS

5.1. The names and street addresses of the incorporators to these Articles of Incorporation are:

Frederick E. Cowden
3315 29th Street North #A
St.Petersburg, FL 33717

Frederic R. DeKeyser
751 Amberton Crossing
Suwanee, GA 33173

Pamela J. Hansen
1395 Oak Ridge Circle
Decatur, GA 30033

ARTICLE VI

Purpose

6.1. This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE VII

Duration

7.1. This corporation shall have perpetual existence commencing on the date of filing of these Article of Incorporation with the Department of State of Florida.

ARTICLE VIII

Preemptive Rights

8.1. Should the capital stock be increased at any time, the stockholders at the time of such increase shall be entitled to a pro-rata share of such increase upon payment for the shares at the price at which the shares are offered to others.

ARTICLE IX

Initial Board of Directors

9.1. This corporation shall have three (3) directors initially.

9.2. The number of directors may be increased or decreased from time to time in accordance the bylaws, but shall never be less than one (1).

9.3. The names and addresses of the initial directors of this corporation are:

Frederick E. Cowden
3315 29th Street North #A
St. Petersburg, FL 33713

Frederic R. DeKeyser
751 Amberton Crossing
Suwanee, GA 33713

Pamela J. Hansen
1395 Oak Ridge Circle
Decatur, GA 30033

ARTICLE X

Indemnification

10.1. The corporation shall idemnify its officers, directors and authorized agents for all liabilities incurred directly, indirectly or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or herinafter enacted.

ARTICLE XI

Amendment

11.1. This corporation reserves the right to amend or repeal any provisions contained in these Articles, or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, The undersigned incorporator has executed
these Articles of Incorporation this 15th day of April,
1997 .

Frederick E. Cowden

Frederick E. Cowden
Incorporator

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is CREDIT PROFILE SERVICES, INC.

2. The name and address of the registered agent and office is:

Frederick E. Cowden
(NAME)

3315 29th Street North #A
(P. O. Box or Mail Drop Box **NOT** ACCEPTABLE)

St. Petersburg, FL 33713-2616
(CITY/STATE/ZIP)

FILED
97 APR 17 PM 12:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Frederick E. Cowden
(SIGNATURE)

April 15, 1997
(DATE)