P97000061864



ACCOUNT NO.: 07210000032

REFERENCE: 460500 7120267

AUTHORIZATION :

COST LIMIT : \$ PREPAID

ORDER DATE: July 14, 1997

ORDER TIME: 9:52 AM

ORDER NO. : 460500-005

CUSTOMER NO: 7120267

*****70.00 *****70.00 CUSTOMER: Mr. Arnold R. Barbara ~ 305-26/-8000

CREDIT FIX CREDIT REPAIR

SPECIALISTS

Suite 204

8500 Southwest 8th Street

Miami, FL 33144

DOMESTIC FILING

CREDIT FIX, INC. NAME:

EFFECTIVE DATE:

_ ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING

CONTACT PERSON: James Guy

EXAMINER'S INITIALS:

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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

July 14, 1997

CSC NETWORKS 1201 HAYS ST. TALLAHASSEE, FL 32301-2607

SUBJECT: CREDIT FIX, INC. Ref. Number: W97000016202



We have received your document for CREDIT FIX, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6052.

Sandy Ng Document Specialist

Letter Number: 797A00035998



ARTICLES OF INCORPORATION of CREDIT FIX, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I CORPORATE NAME

The name of this corporation is: CREDIT FIX, INC.

ARTICLE II SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value with a par value of \$ 1.00 per share.

ARTICLE III REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such address is:

MARIE RODRIGUEZ DADE COUNTY 5818 SUNSET DRIVE, SOUTH MIAMI, FL. 33143

THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

ARTICLE V DIRECTORS

The names and residence addresses of the persons constituting the initial board of directors are:

MARIE RODRIGUEZ 5818 SUNSET DRIVE, SOUTH MIAMI, FL. 33143

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

ARTICLE VI LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (I) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

Certification

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.

MARIE RODRIGUEZ, Incorporator

5818 SUNSET DRIVE SOUTH MIAMI FL. 33143

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.

MARIE RODRIGUEZ