

Oct-14-97 11:25A Court Access

10/14/97

8:51 AM

FLORIDA DIVISION OF CORPORATIONS

PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET

((H97000017020 3))

TO: DIVISION OF CORPORATIONS
(850)922-4001

FAX #:

FROM: COURT ACCESS CENTERS OF AMERICA
075350000541

ACCT#:

CONTACT: JOHN A GURBA
PHONE: (813)223-1188
(813)223-0063

FAX #:

NAME: TOTAL LOANS & CREDIT, INC.

AUDIT NUMBER.....H97000017020

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..1

PAGES..... 6

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$78.75

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE
FAX

AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

FILED
97 OCT 14 PM 1:55
TALLAHASSEE, FLORIDA

mc 10/14/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

October 14, 1997

COURT ACCESS CENTERS OF AMERICA

SUBJECT: TOTAL LOANS & CREDIT, INC.
REF: W97000023439

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The document submitted does not meet legibility requirements for electronic filing. Please do not attempt to refax this document until the quality has been improved.

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) 487-6067.

Nayssa Culligan
Document Specialist

FAX Aud. #: H97000017020
Letter Number: 197A00050219

Audit # H97000017020
**ARTICLES OF INCORPORATION
OF
TOTAL LOANS & CREDIT, INC.**

FILED
97 OCT 14 PM 1:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator to these Articles of Incorporation hereby forms a corporation under the laws of the State of Florida as follows:

ARTICLE I
Name and Address

The name of this Corporation is:

Total Loans & Credit, Inc.

The mailing address and street address of the Corporation are:

**13881 N. E. Second Court
Miami, FL 33161**

ARTICLE II
Term of Existence

This Corporation shall have perpetual existence, commencing upon the date of filing of these Articles with the Florida Department of State.

ARTICLE III
Purpose

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

ARTICLE IV
Powers

The corporation shall have the power:

- (a) To have perpetual succession by its corporate name;
- (b) To sue and be sued, complain, and defend in its corporate name;

This form was prepared with the assistance
of CourtAccess Centers of America, a
non-lawyer located at 707 E Kennedy Blvd.
Tampa, FL 33602 (813)-223-1188

Audit # H97000017020

Audit # H97000017020

- (c) To have a corporate seal, which may be altered at will, and to use it , or a facsimile of it, by impressing, or affixing it or in any other manner reproducing it;
- (d) To purchase, receive, lease, or otherwise acquire, own, hold, improve, use, and otherwise deal with real or personal property or any legal or equitable interest in property wherever located;
- (e) To sell, convey, mortgage, pledge, create a security interest in, lease, exchange, and otherwise dispose of all or any part of its property;
- (f) To lend money to, and use its credit to assist, its officers and employees to the full extent permitted by law;
- (g) To make contracts and guarantees, incur liabilities, borrow money, issue its notes, bonds, and other obligations (which may be convertible into or include the option to purchase other securities of the corporation), and secure any of its obligations by mortgage or pledge of any of its property, franchises, and income and make contracts of guaranty and suretyship which are necessary or convenient to the conduct, promotion, or attainment of the business of a corporation the majority of the outstanding stock of which is owned, directly or indirectly, by the contracting corporation; a corporation which owns, directly or indirectly, a majority of the outstanding stock of the contracting corporation; or a corporation the majority of the outstanding stock of which is owned, directly or indirectly, by a corporation which owns, directly or indirectly, the majority of the outstanding stock of the contracting corporation, which contracts of guaranty and suretyship shall be deemed to be necessary or convenient to the conduct, promotion, or attainment of the business of the contracting corporation, and make other contracts of guaranty and suretyship which are necessary or convenient to the conduct, promotion, or attainment of the business of the contracting corporation;
- (h) To purchase, receive, subscribe for, or otherwise acquire, own, hold, vote, use, sell, mortgage, lend, pledge, or otherwise dispose of, and deal in and with, shares or other interests in, or obligations of, any other entity;
- (i) To lend money, invest and reinvest its funds, and receive and hold real and personal property as security for repayment;
- (j) To conduct its business, locate offices and exercise the powers granted by this act within or without this state;
- (k) To elect directors and appoint officers, employees, and agents of the Corporation and define their duties, fix their compensation, and lend them money and credit;

Audit # H97000017020

- (l) To make and amend bylaws, not inconsistent with its Articles of Incorporation or with the laws of this state, for managing the business and regulating the affairs of the Corporation;
- (m) To make donations for the public welfare or for charitable, scientific, or educational purposes;
- (n) To transact any lawful business that will aid governmental policy;
- (o) To pay pensions and establish pension plans, pension trusts, profit sharing plans, share bonus plans, share option plans, and benefit or incentive plans for any or all of its current or former directors, officers, employees and agents and for any or all of the current or former directors, officers, employees and agents of its subsidiaries;
- (p) To provide insurance for its benefit on the life of any of its directors, officers, or employees, or on the life of any shareholder for the purpose of acquiring at his death shares of its stock owned by the shareholder or by the spouse or children of the shareholder; and
- (q) To be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other entity;
- (r) To make payments or donations or do any other act not inconsistent with law that furthers the business and affairs of the corporation;
- (s) To provide services for billing and processing to entities within and/or without the State.

ARTICLE V
Capital Stock

This Corporation is authorized to issue Ten Shares (10) shares of One Hundred (\$100.00) par value stock, which shall be designated Common Shares.

ARTICLE VI
Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is:

**13881 N. E. Second Court
Miami, FL 33161**

and the name of its registered agent at such address is:

Ayoub Ukani

Audit # H97000017020

ARTICLE VII
Initial Board of Directors

This Corporation shall have One director(s) initially. The number of directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than one (1). The name and address of the initial directors of this Corporation is:

Name and Address

Ayoub Ukani, President
13881 N. E. Second Court
Miami, FL 33161

Ramona Ukani, Secretary
13881 N. E. Second Court
Miami, FL 33161

ARTICLE VIII
Incorporator

The name and address of the person signing these Articles are:

Name and Address

Ayoub Ukani
13881 N. E. Second Court
Miami, FL 33161

ARTICLE IX
Amendment

These Articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation, this day, Tuesday, October 14, 1997.


Ayoub Ukani

Oct-14-97 11:26A courtaccess
10-14-1997 12:35PM FROM

8132230063

P.07
P.2

Audit # H97000017020

ACCEPTANCE BY REGISTERED AGENT

Having been named Registered Agent and designated to accept service of process for the within-named Corporation, at the place designated herein I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Date: October 14, 1997


Ayoub Ukani

This form was prepared with the assistance
of CourtAccess Centers of America, a
non-lawyer located at 707 E Kennedy Blvd.
Tampa, FL 33602 (813)-223-1188

Audit # H97000017020

Audit # H97000017020

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

Pursuant to the provisions of Section 607.0501 or 617.0501, 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:

Total Loans & Credit, Inc.

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

**Ayoub Ukani
13881 N. E. Second Court
Miami, FL 33161**

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.

10-14-97
DATE


REGISTERED AGENT

FILED
97 OCT 14 PM 1:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

This form was prepared with the assistance of CourtAccess Centers of America, a non-lawyer located at 707 E Kennedy Blvd. Tampa, FL 33602 (813)-223-1188

Audit # H97000017020