TRANSMITTAL LETTER 28 MIL 35

SECRETARY OF STATE TALLAHASSEE, FLORIDA

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

> 200002331572--2 -10/28/97--01056--020 ****131.25 ****131.25

SUBJECT: CREDIT FINANCIAL SERVICES GROUP , 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 \$78.75 \$122.50 NEED CERTIFICATE Filing Fee Filing Fee Filing Fee, Filing Fee Certified Copy & Certified Copy & Certificate & Certificate Additional Copy Required FROM: ELIZABETH MARLOW Name (printed or typed) 18228 48th Ave. North Address Laxahatchee, Fl. 33470 City, State & Zip (561) 278-2433

PLEASE RETURN VIA FED_EX , AND USE OUR ACCOUNT # please:

-FED EX ACCOUNT # 1718 6655 3 TO: CREDIT MANAGEMENT SERVICES 100 EAST LINTON, # 500 A DELRAY BEACH, FL. 33483

Daytime Telephone number

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

ARTICLES OF INCORPORATION

FILED

97 OCT 28 M 11: 36

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

CREDIT FINANCIAL SERVICES GROUP, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1730 SOUTH FEDERAL HIGHWAY SUITE # 396 DELRAY BEACH. FLORIDA. 33483

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

500 par value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS
The name and address of the initial registered agent is:

ELIZABETH MARLOW

18228 48 th. Ave. North Loxahatchee, Florida. 33470

ARTICLE V INCORPORATOR(S)

See instructions for officers/directors

'The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

ELIZABETH MARLOW ... PRESIDENT , TRES., SECRETARY

| The und | ersigned i | incorporator(s) has(hav | e) executed these | Articles of Incor | poration th |
|----------|-------------|--------------------------|---------------------|---------------------------------------|-------------|
| 27 | day of | OCTOBER | , 19 <u>97</u> | · · | r · |
| (An addi | tional arti | icle must be added if ar | n effective date is | requested.) | |
| | | Dizabeth | Marcon | | |
| | | | Signature | ELIZABETH | MARLOW |
| | | | Signature | | |
| | | | Signature | · · · · · · · · · · · · · · · · · · · | |

Notarization is not required

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

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 FINANCIAL SERV | ICES GROUP, INC. | | - |
|----|--------------------------------------|---|---------------------|-----------------|---|
| 2. | The name and address of the register | ered agent and office is: | | | |
| | | ZABETH MARLOW (NAME) | SEĆRE TALLAII | 97 00 | |
| | <u> </u> | 18th. Ave. North or Mail Drop Box NOT ACCEPTABLE) | TARY OF ASSEE, F | FILEC 7 28 M | |
| | Loxah | CITY/STATE/ZIP) | STATE | 36 | |

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.

SIGNATURE) (DATE)

ELIZABETH MARLOW 10/27/97

DIVISION OF CORPORATIONS, P. O. BOX 6327, TALLAHASSEE, FL 32314