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4/30/98

FLORIDA DIVISION OF CORPORATIONS FUBLIC ACCESS SYSTEM ELECTRONIC FILING COVER SHEET

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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 110432003053

CONTACT: LUIS URIARTE PHONE: (305)672-0686

FAX #: (305)672-9110

NAME: FRAUD & THEFT INFORMATION BUREAU, INC.

EFFECTIVE DATE

AUDIT NUMBER...... H98000008186

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

CERT. OF STATUS..1

PAGES..... 4 DEL.METHOD. FAX

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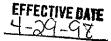
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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: Fraud & Theft Information Bureau, Inc.



Article II. Address

The mailing address of the Corporation is: Fraud & Theft Information Bureau, Inc. P.O. Box 400
Boynton Beach FL 33425

Article III. Registered Agent

The name and address of the registered agent of the Corporation is: Larry Schwartz 301 East Yamato Road, Suite 2160 Boca Raton FL 33487

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

from personal liability to the fullest extent permitted by applicable law.

Larry Schwartz Pearl Sax

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on April 29, 1998.

The undersigned incorporator executed these Articles of Incorporation on April 30, 1998.

CORPORATE CREATIONS INTERNATIONAL INC.

Luis A. Uriarte Vice President

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION:

Fraud & Theft Information Bureau, Inc.

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REGISTERED AGENT/OFFICE:

Larry Schwartz 301 East Yamato Road, Suite 2160 Boca Raton FL 33487

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

LARRY SCHWARTZ

by L.A. Uriarte as attorney-in-fact

Date: April 30, 1998

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