

P98000039290

RONALD STERN
1940 HARRISON ST. STE 300
HOLLYWOOD, FL 33020

April 23, 1998

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

Re: Whitman Credit Consultants, Inc.

600002505166--9

-04/29/98--01061--012

****122.50 ****122.50

Dear Sir or Madam:

Enclosed please find my law firm check in the amount of \$122.50 representing the fees for the incorporation of the above referenced.

Also enclosed are the Articles of Incorporation. Please file and return a certified copy of same back to my office.

If you have any questions, please feel free to contact my office.

Very truly yours,

Ronald Stern

Ronald Stern.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RS/cam

Enclosures

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ARTICLES OF INCORPORATION
OF
WHITMAN CREDIT CONSULTANTS, INC.

The undersigned, the subscribers to these Articles of Incorporation, are natural persons, competent to contract, and do hereby present these Articles for the formation of a corporation under the Laws of the State of Florida.

ARTICLE I

The name of this corporation is:

WHITMAN CREDIT CONSULTANTS, INC.

ARTICLE II

NATURE OF BUSINESS

The general purposes for which the Corporation is organized are the following:

A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.

B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.

ARTICLE III

CAPITAL STOCK

The capital stock of this Corporation shall consist of One Hundred (100) shares of common stock with a value of \$1.00 par value per share.

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ARTICLE IV

PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rate share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE V

INITIAL CAPITAL

The amount of the capital with which this Corporation shall begin business shall be One Hundred Dollars (\$100.00).

ARTICLE VI

TERM OF EXISTENCE

This corporation shall have perpetual existence, unless sooner dissolved according to law, said existence shall commence on the date of issuance of the Certificate of Incorporation herein by the Secretary of State of Florida.

ARTICLE VII

PRINCIPAL PLACE OF BUSINESS

The principal place of business of the Corporation shall be located at Two Prospect Park, 3441 NW 55th St., Ft. Lauderdale, Florida, 33309, or at such other place of business as may be determined and fixed by the Board of Directors from time to time. The registered Agent of this Corporation shall be Ronald Stern, located at Two Prospect Park, 3441 NW 55th St., Ft. Lauderdale, Florida, 33309.

ARTICLE VIII**INDEBTEDNESS**

The outstanding indebtedness of this Corporation shall be unlimited.

ARTICLE IX**DIRECTORS**

The number of directors of this Corporation shall be not less than one (1) nor more than five (5) as the same may be provided for by the By-Laws of this Corporation. The By-Laws may provide for an increased or decreased number of directors, or change thereof.

The names and post office addresses of the first Board of Directors, who, subject to the provisions of the By-Laws and the Laws of the State of Florida, shall hold office for the first year of the Corporation's existence or until their successors are chosen and elected, are as follows:

<u>Name</u>	<u>Address</u>
Ronald Stern	Two Prospect Park 3441 NW 55th St. Ft. Lauderdale, FL 33309

ARTICLE X**SUBSCRIBERS**

The name and address of the subscribers to this corporation and the statements of the number of shares which they agree to take are as follows:

<u>Name:</u>	<u>Address:</u>	<u>Number of Shares</u>
Ronald Stern	Two Prospect Park 3441 NW 55th St. Ft. Lauderdale, FL 33309	100 Shares

ARTICLE XII**AMENDMENT**

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter prescribed by the Laws of the State of Florida, and all rights conferred upon the Stockholders herein are subject to this reservation.

ARTICLE XIII**REGISTERED AGENT**

Ronald Stern is hereby designated as Registered Agent of the Corporation at Two Prospect Park, 3441 NW 55th St., Ft. Lauderdale, FL 33309.


IN WITNESS WHEREOF, I the undersigned, have executed these Articles of Incorporation for the uses and purposes therein stated.



Ronald Stern

ACCEPTANCE OF REGISTERED AGENT

I, Ronald Stern, have been designated as the registered agent for said corporation and I am familiar with and accept the duties and responsibilities of registered agent.



Ronald Stern

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