5/05/98



TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: FINANCIAL CREDIT PUBLISHING, INC.

AUDIT NUMBER..... H98000008542

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

CERT. OF STATUS..0

PAGES 3

DEL METHOD. FAX

CERT. COPIES.....0

EST.CHARGE.. \$70.00

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>: Help F1 Option Menu F2

NUM CAPS Connect: 00:05:14

98 MAY -5 MM 8: 29
SECRETARY OF STATE
TALLAHASSEE, FLORAGE

TA-5/6/98

(3)

ARTICLES OF INCORPORATION OF FINANCIAL CREDIT PUBLISHING, INC.

THE UNDERSIGNED Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, bereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

FINANCIAL CREDIT PUBLISHING, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 6574 NORTH STATE ROAD 7
COCONUT CREEK, FLORIDA 33073

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is SEVEN THOUSAND FIVE HUNDRED (7,500) shares having a par value of ONE DOLLAR (1.00) per share.

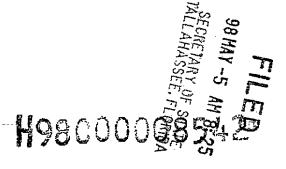
ARTICLE IV. INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the by-laws but shall never be less than one (1). The names and addresses of the initial Board of Directors are: KENNETH L. CATLIETTI
6574 NORTH STATE ROAD 7
COCONUT CREEK, FLORIDA 33073

ARTICLE V INCORPORATOR

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is (are): ANTHONY G. COLEMAN, JR.
6194 NORTH FEDERAL HIGHWAY
BOCA RATON, FLORIDA 33487

These Articles of Incorporation Prepared By: Anthony G. Coloman, Jr., Esq. 6194 North Federal Highway Boca Raton, Florida 33487 (561) 998-5281 Florida Bar Number 368563



ARTICLE VI INITIAL REGISTERED AGENT AND ADDRESS

The name(s) and address of the initial registered agent is:

ANTHONY G. COLEMAN, JR.

6194 NORTH FEDERAL HIGHWAY

BOCA RATON, FLORIDA 33487

The undersigned has (have) executed these Articles of Incorporation this date.

ANTHONY G. COLEMAN, IR. Meorporator

CERTIFICATE OF DESIGNATION 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: FINANCIAL CREDIT PUBLISHING, INC.
- 2. The name and address of the registered agent and office is: ANTHONY G. COLEMAN, JR.
 6194 NORTH FEDERAL HIGHWAY
 BOCA RATON, FLORIDA 33487

SIGNATURE_

TITLE

INCORPORATOR

DATE: MAY 5/1998

Having been named Registered Agent 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 distributed and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent

MAY 5. 1998

Date

198000008542