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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAY 18 AM 9:26

May 14, 1998

Secretary of State
State of Florida
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32301

100002527461--3
-05/18/98--01087--004
*****70.00 *****70.00

RE: Vantage Credit Service, Inc.

Gentlemen:

Enclosed herein for filing in reference to the captioned matter please find original and one copy of the Articles of Incorporation. Also enclosed is my check made payable to your office in the sum of \$70.00 representing payment for the filing fee and registered agent fee.

Please file the original of these Articles and return to my office a copy of same together with your receipt for the monies enclosed herewith.

Thank you for your attention to this matter.

Very truly yours,

GUILLERMO A. RUIZ, P.A.


Guillermo A. Ruiz

GAR/ms

Enclosures

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D. BROWN MAY 20 1998

ARTICLES OF INCORPORATION
OF
VANTAGE CREDIT SERVICE, INC.

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The undersigned incorporator, subscriber to these Articles of Incorporation, being competent to contract, does hereby associate himself to form a corporation under the laws of the State of Florida.

ARTICLE I

The name of the corporation is Vantage Credit Service, Inc.

ARTICLE II

The corporation shall have perpetual existence.

ARTICLE III

The corporation may engage in any lawful business for which corporations may be incorporated under the laws of the state of Florida.

ARTICLE IV

The maximum number of shares that this corporation is authorized to have issued at any one time is One Hundred (100) shares of common stock having no par value.

ARTICLE V

The street address and mailing address of the initial registered office and principal office of the corporation is 2901 5th Avenue North, St. Petersburg, Florida 33713. The principal office is the mailing address for the corporation. The registered office is the location where service of process can be accepted. The name of the initial registered agent at the principal office

and registered office of the corporation stated above is ARVELIO DE LA TORRE, who accepts said position as registered agent of this corporation and who states that he is familiar with and accepts the duties and responsibilities as registered agent for this corporation as evidenced by his signature and the end of these Articles of Incorporation.

ARTICLE VI

The number of Directors of this corporation shall be as provided in the By-Laws but shall not be less than one (1) nor more than seven (7); said initial Board of Directors shall consist of three (3) in number as set forth in Article VII.

ARTICLE VII

The names and addresses of the first Board of Directors who, subject to the laws of the state of Florida, shall hold office for the first year of the corporation's existence or until their successors are elected and shall have qualified are as follows:

<u>NAME</u>	<u>ADDRESS</u>
ARVELIO DE LA TORRE	2300 Tall Pines Drive Suite #125 Largo, FL 33771
ROBBIE MARSADE	779 N.E. 59th Avenue St. Petersburg, FL 33703
RALPH MIZRAHI	6462 Central Avenue St. Petersburg, FL 33707

ARTICLE VIII

The amount of capital with which the corporation shall begin business is Five Hundred and no/100ths (\$500.00) Dollars.

ARTICLE IX

The name and address of the initial subscriber of these

Articles of Incorporation is as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>NUMBER OF SHARES</u>
ARVELIO DE LA TORRE	2300 Tall Pines Drive #125 Largo, FL 33771	100


ARTICLE X

These Articles of Incorporation shall become effective upon filing and approval by the Secretary of State as indicated by his endorsement thereon with the date and time of approval, as set forth on the duplicate.

ARTICLE XI

These Articles of Incorporation may be amended in any manner consistent with the laws of the State of Florida. Every Amendment shall be approved by the Stockholders, proposed by them to the Stockholders and approved at a Stockholders' Meeting by at least a majority of the stock entitled to vote thereon.

IN WITNESS WHEREOF, the undersigned, being the original subscriber to the capital stock hereinbefore named, both within and without the state of Florida, and in the pursuance of the Corporation Laws of the state of Florida, does make and file in the office of the Secretary of State of the state of Florida these Articles of Incorporation, and certifies that the facts herein stated are true.




ARVELIO DE LA TORRE,
SUBSCRIBER

The undersigned, ARVELIO DE LA TORRE, accepts the position as registered agent of this corporation and states that he is familiar with and accepts the duties and responsibilities as registered

agent for this corporation.

DATED: May 14, 1998.

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SECRETARY OF STATE
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ARVELIO DE LA TORRE,
REGISTERED AGENT

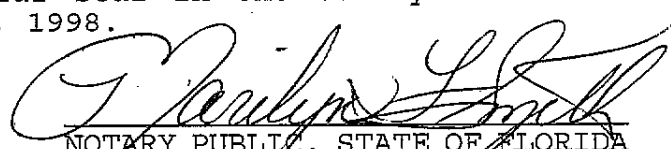
STATE OF FLORIDA :
: SS
COUNTY OF PINELLAS :

BEFORE ME, the undersigned authority, personally appeared ARVELIO DE LA TORRE, who, is known to me personally ~~or who produced~~ as identification, and who, after being by me first duly cautioned and sworn, deposes and says: that he is the individual described in and who executed the foregoing Articles of Incorporation; and does hereby acknowledge before me that he executed same for the purposes expressed therein.

WITNESS my hand and official seal in the County and State aforesaid this 14 day of May, 1998.



Marilyn F. Smith
MY COMMISSION # CC512531 EXPIRES
March 4, 2000
BONDED THRU TROY FAIR INSURANCE, INC.



NOTARY PUBLIC, STATE OF FLORIDA

Name: MARILYN F. Smith

Address: 2901-5th Ave NW

St Petersburg, FL 33713
My Commission Expires: 3/4/2000