FLORIDA DIVISION OF CORPORATIONS PUBLIC ACCESS SYSTEM ELECTRONIC FILING COVER SHEET

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DIVISION OF CORPORATIONS TO:

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 110432003053

PHONE: (305)672-0686

FAX #: (305)672-9110

NAME: CREDIT RESTORATION CONSULTANTS, INC.

AUDIT NUMBER...... H98000010804

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

CERT. OF STATUS..1

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

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: Credit Restoration Consultants, Inc.

Article II. Address

The mailing address of the Corporation is: Credit Restoration Consultants, Inc. 600 South Federal Highway #204 Deerfield Beach FL 33487 BROWARD

Article III. Registered Agent

The name and address of the registered agent of the Corporation is: Emile Grondin 600 South Federal Highway #204 Deerfield Beach FL 33487

Article IV. Board of Directors

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

Emile Grondin

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

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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 June 10, 1998.

The undersigned incorporator executed these Articles of Incorporation on June 10, 1998.

CORPORATE CREATIONS INTERNATIONAL INC.

Greg K. Kuroda 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

SECRETARY OF STATE A

CORPORATION:

Credit Restoration Consultants, Inc.

REGISTERED AGENT/OFFICE:

Emile Grondin 600 South Federal Highway #204 Deerfield Beach 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.

EMILE GRONDIN

by G. K. Kuroda as attorney-in-fact

Date: June 10, 1998.

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