

P98000153026

TRANSMITTAL LETTER

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUN 11 PM 4:19

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

800002556458--6
-06/11/98--01037--019
****122.50 ****122.50

Re: Filing of Articles of Incorporation for:
CONSUMER CREDIT FINANCIAL SERVICES GROUP, INC.

Enclosed please find an original and (2) two copies of the articles of incorporation for the above corporation and a check in the amount of \$122.50.

FROM:

JOHN GANGEMI
9301 SW 80TH TERRACE
MIAMI, FLORIDA 33173

Sincerely,

Ronald A. Patella
Ronald A. Patella

RECEIVED JUN 12 1998

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUN 11 PM 4:19

**ARTICLES OF INCORPORATION FOR
CONSUMER CREDIT FINANCIAL SERVICES GROUP, INC.**

The undersigned, for the purpose of forming a corporation under the Florida
Business Corporations Act do hereby adopt the following Articles of Incorporation:

**ARTICLE I
NAME**

The name of the corporation is:
CONSUMER CREDIT FINANCIAL SERVICES GROUP, INC.

**ARTICLE II
OFFICES**

The principal place of business and mailing address of this corporation shall be:

**9301 Southwest 80th Terrace
Miami, Florida 33173**

The corporation may have such other offices, either within or without the State of
Florida, as the board of directors may designate, or as the business corporation may
require from time to time.

**ARTICLE III
PURPOSE**

The general purposes for which the corporation is organized are:

1. To engage in general services, including but not limited to:
FINANCIAL SERVICES
2. To transact any other lawful business for which corporations may be
incorporated under the Florida Business Corporation Act.

**ARTICLE IV
CAPITALIZATION AND SHARES**

The number of shares which the corporation is authorized to issue is 1000 common shares at .01 par value.

**ARTICLE V
REGISTERED AGENT**

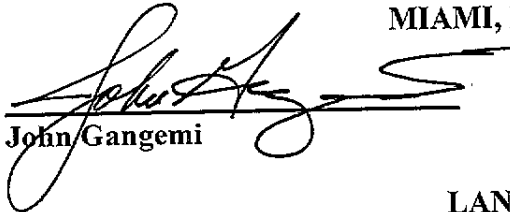
The name and address of the initial registered agent shall be:

**JOHN GANGEMI
9301 SW 80TH TERRACE
MIAMI, FLORIDA 33173**

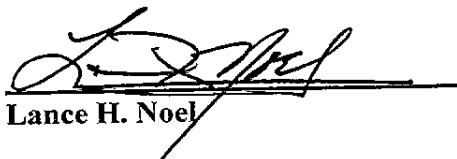
**ARTICLE VI
DIRECTORS**

The number of directors constituting the initial board of directors are (3). The name and address of each director is:

**JOHN GANGEMI
9301 SW 80TH TERRACE
MIAMI, FLORIDA 33173**


John Gangemi

**LANCE H. NOEL
510 NE 155TH TERRACE
NORTH MIAMI BEACH 33162**


Lance H. Noel

**JORGE LUIS RUIDIAZ
7941 VENETIAN STREET
MIRAMAR, FLORIDA 33023**


Jorge L. Ruidiaz

**ARTICLE VII
INCORPORATES**

The name and address of each incorporate is:


**PRESIDENT
JOHN GANGEMI
9301 SW 80TH TERRACE
MIAMI, FLORIDA 33173**

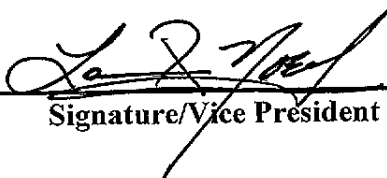
**VICE PRESIDENT
LANCE H. NOEL
510 NE 155TH TERRACE
NORTH MIAMI BEACH, FLORIDA 33162**

**SECRETARY
JORGE LUIS RUIDIAZ
7941 VENETIAN STREET
MIRAMAR, FLORIDA 33023**

The undersigned have executed these Articles of Incorporation this

3RD day of JUNE, 1998


Signature/President


Signature/Vice President


Signature/Secretary

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUN 11 PM 4:19

**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 statements in designating the registered office / registered agent, in the state of Florida.

1. The name of the corporation is:
CONSUMER CREDIT FINANCIAL SERVICES GROUP, INC.
2. The name and address of the registered agent and office is:

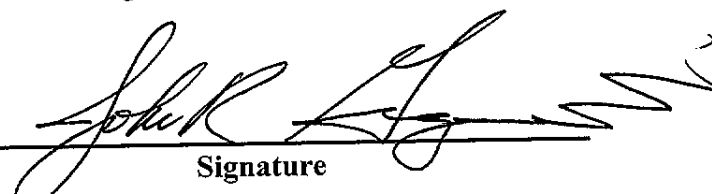
**JOHN GANGEMI
9301 SW 80TH TERRACE
MIAMI, FLORIDA 33173**



Signature
Title Registered Agent

Date 6/3/98

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in the 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 duties, and I am familiar with and accept the obligations of my position as Registered Agent.



Signature
Date 6/3/98