

P98000058650

Elizabeth Lopez
27010 SW 120th Avenue Road
Miami, FL 33032
June 23, 1998
(305) 372-0933 Ext. 233

Via Overnight Delivery

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

Re: ARTICLES OF INCORPORATION OF:
1) PRO-CHOICE ENTERPRISE, INC.
2) CREDIT RESTORATION FEC, INC.

100002574891--3
-06/23/98--01071--022
****140.00 *****70.00

Dear Madam or Sir:

Enclosed is an original and one (1) copy of the Articles of Incorporation for each of the above-referenced corporations, along with payment of \$140.00 for the filing fee for Articles of Incorporation and Designation of Registered Agent.

Please provide me with a letter of acknowledgment upon filing. Thank you.

Sincerley,


Elizabeth Lopez

enclosures

FILED
98 JUN 29 PM 1:28
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

86-1-1-98

ARTICLES OF INCORPORATION
OF
CREDIT RESTORATION FEC, INC.

FILED
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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be

CREDIT RESTORATION FEC, INC.

The principal place of business of this corporation shall be at

12764 SW 257TH STREET
MIAMI, FL 33032

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having no par value per share.

All stock when issued shall be fully paid and non-assessable. The entire capital stock, or any portion thereof, may be paid for in cash, property, labor or services, or a consideration having a value in the judgment of the Board of Directors of the corporation at least equal to the full value of the stock so to be issued.

ARTICLE V. ADDRESS

The street address of the initial registered office of the corporation shall be 27010 SW 120 Avenue Road, Homestead, Florida, 33032 and the name of the initial registered agent of the corporation at that address is ELIZABETH LOPEZ.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have one director, initially. The name and street address of the initial director who shall hold office for the first year of the corporation, or until his successors are elected or appointed is:

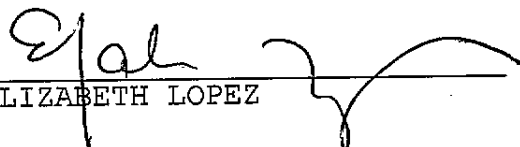
FRANCISCO E. CABAN
12764 SW 257TH STREET
MIAMI, FLORIDA 33032

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

ELIZABETH LOPEZ, 27010 SW 120TH AVENUE ROAD, HOMESTEAD, FL, 33032

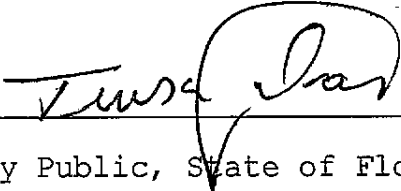
IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 23 day of JUNE, 1998.


ELIZABETH LOPEZ

STATE OF FLORIDA

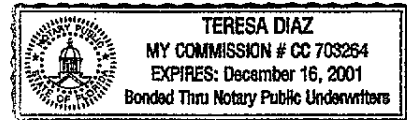
COUNTY OF DADE

The foregoing instrument was acknowledged before me this
23 day of JUNE, 1998, by ELIZABETH LOPEZ who produced
_____ as identification or is personally known
to me. Said person did not take an oath.



Notary Public, State of Florida at Large

My Commission Expires: 12/16/01

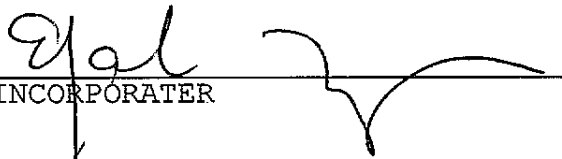


CERTIFICATE DESIGNATING PLACE OF BUSINESS
OR DOMICILE FOR THE SERVICE OF PROCESS
WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED

FILED
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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

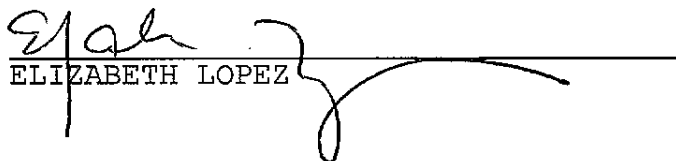
In pursuance of Chapter 48,091, Florida Statutes, the following is submitted, in compliance with said Act:

CREDIT RESTORATION FEC, INC., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at Miami, County of Dade, State of Florida, has named ELIZABETH LOPEZ, 27010 SW 120th AVENUE ROAD, HOMESTEAD, FLORIDA, 33032 as its agent to accept service of process within this State.


INCORPORATER

ACKNOWLEDGMENT BY DESIGNATED AGENT

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.


ELIZABETH LOPEZ