



CREDIT FIX

Credit Repair Specialists

8500 S.W. 8TH STREET, SUITE 204
MIAMI, FLORIDA 33144, U.S.A.

PH. (305) 261-8000
FAX (305) 261-9000

July 9, 1998

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*****70.00 *****70.00

Florida Department of State
Secretary of State
Division of Corporations
409 East Gains Street
Tallahassee, FL 32399

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL 10 PM 2:32

To whom it may concern:

Please find enclosed the following:

1. The original Articles of Incorporation for FAST MONEY FINANCIAL, CORP.
2. A check #155 for \$70.00, to appropriate fee.
3. The original Articles of Incorporation for HAPPY LIFE FINANCIAL, INC.
4. A check #154 for \$70.00, to appropriate fee.

Thanks you,

CREDIT FIX

D. BROWN JUL 13 1998

"KNOWLEDGE AND EXPERIENCE ARE OUR SECRET WEAPONS"

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98 JUL 10 PM 2:32

ARTICLES OF INCORPORATION
of
HAPPY LIFE FINANCIAL, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I
CORPORATE NAME

The name of this corporation is: **HAPPY LIFE FINANCIAL, INC.**

ARTICLE II
SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value
With a par value of \$ 1.00 per share.

ARTICLE III
REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such addresses is:

ANGELA MOLINA
6245 SW KENDALL LAKE CIRCLE, SUITE A-102
MIAMI DADE COUNTY
MIAMI, FL 33183
THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV
PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

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ARTICLE V DIRECTORS

The names and residence addresses of the persons constituting the initial board of directors are:
ANGELA MOLINA
6245 SW KENDALL LAKE CIRCLE, SUITE A-102
MIAMI DADE COUNTY
MIAMI, FL 33183

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.


ARTICLE VI LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (I) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

Certification

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.


ANGELA MOLINA
6245 SW KENDALL LAKE CIRCLE
MIAMI, FL 33183

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.


ANGELA MOLINA