

098000072029



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 931070 164473A

AUTHORIZATION :

Patricia Piguet

COST LIMIT : \$ 122.50

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 AUG 18 PM 1:06

ORDER DATE : August 18, 1998

ORDER TIME : 10:56 AM

ORDER NO. : 931070-005

CUSTOMER NO: 164473A

CUSTOMER: Ms. Adelheide Dixon
T.A.B. MORTGAGE CORP.

1759 North Andrew Square

Fort Lauderdale, FL 33311

RECEIVED
98 AUG 18 AM 11:36
DIVISION OF CORPORATION

DOMESTIC FILING

NAME: CREDITORS CONSULTANTS, INC.

EFFECTIVE DATE:

3000002618833-1

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Tamara Odom

EXAMINER'S INITIALS:

JP 8/18/98

EFFECTIVE DATE
8/17/98
ARTICLES OF INCORPORATION

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OF

Creditors Consultants, Inc.

THE UNDERSIGNED subscriber to these Articles of Incorporation, a natural person competent to contract, forms a corporation for profit under the laws of the State of Florida.

ARTICLE I NAME

The name of this corporation is:
Creditors Consultants, Inc.

ARTICLE II NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE III CAPITAL STOCK

1. The number of shares of authorized capital stock in this corporation shall be 1,000 shares of common stock with a par value of \$1.00.
2. The capital stock may be paid for in property, labor, services, or cash, at a just valuation to be fixed by the stockholders. All of such shall be fully paid and nonassessable.

ARTICLE IV TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1759 North Andrews Square, Fort Lauderdale, FL 33311 and the initial registered agent at that address is Marcos R. Rocha.

ARTICLE VI DIRECTORS

This corporation shall have one director initially. The number of directors may be increased or diminished from time to time as provided in the By-Laws.

ARTICLES VII INITIAL DIRECTORS

The names and addresses of the members of the first Board of Directors are:

Marcos R. Rocha
1759 North Andrews Square
Fort Lauderdale, Florida 33311

ARTICLES VIII PRINCIPAL OFFICE

The address of the principal office is:
1759 North Andrews Square
Fort Lauderdale, Florida 33311

ARTICLES IX SUBSCRIBERS

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

Marcos R. Rocha
1759 North Andrews Square
Fort Lauderdale, Florida 33311

ARTICLE X CUMULATIVE VOTING

Cumulative voting may be permitted by the terms of the By-Laws.

ARTICLES XI INDEBTEDNESS

The highest amount of indebtedness or liability to which this Corporation may at any time subject itself is unlimited.

ARTICLES XII INDEMNIFICATION OF OFFICERS AND DIRECTORS

This corporation shall indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

ARTICLE XIII BEGINNING OF CORPORATE EXISTENCE

The corporate existence of this Corporation shall commence at 8:00 a.m. on the 17th day of August 1998.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13th day of August 1998.



Marcos R. Rocha

STATE OF FLORIDA

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COUNTY OF BROWARD

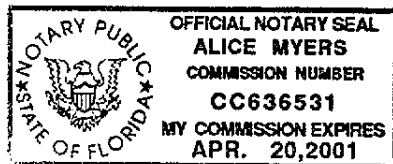
BEFORE ME, a Notary Public, authorized to take acknowledgements in the State and County set forth above, personally appeared Marcos R. Rocha, well known and known to me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged to and before me that he executed same for the purpose therein expressed.

SWORN TO AND SUBSCRIBED before me this 13th day of August 1998.



NOTARY PUBLIC Alice Myers

My Commission expires:



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DIVISION OF CORPORATIONS
98 AUG 18 PM 1:06


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

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

Creditors Consultants, Inc.

desiring to organize under the laws of the State of Florida, with its principal offices, as indicated in the Articles of Incorporation at Fort Lauderdale, Florida, has named Marcos R. Rocha, 1759 North Andrews Square, Fort Lauderdale, FL 33311 agent to accept services of process within this state.

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



Marcos R. Rocha
Registered Agent