



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 960173 81517A

AUTHORIZATION :

Patricia Project

COST LIMIT : \$ 122.50

ORDER DATE : September 14, 1998

ORDER TIME : 12:11 PM

ORDER NO. : 960173-005

CUSTOMER NO: 81517A

CUSTOMER: Angel M. Garcia-oliver, Esq
FERRELL & FERTEL, P.A.

Miami Center, Suite 1920
201 S. Biscayne Boulevard
Miami, FL 33131

DOMESTIC FILING

NAME: ~~WASHINGTON FINANCIAL~~
~~CORPORATION~~

EFFECTIVE DATE:

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: Janna Wilson

2545

W98-20921

EXAMINER'S INITIALS:

g 9/15/98

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 14 PM 1:09

RECEIVED
98 SEP 14 PM 1:18
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

200002638672--0



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 14 PM 1:09

September 14, 1998

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301

SUBJECT: WASHINGTON FINANCIAL CORPORATION
Ref. Number: W98000020921

We have received your document for WASHINGTON FINANCIAL CORPORATION and the authorization to debit your account in the amount of \$122.50. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an administratively dissolved/revoked entity. Names of administratively dissolved/revoked entities are not available for one year from the date of administrative dissolution/revocation unless the dissolved/revoked entity provides the Department of State with a notarized affidavit stating that they have no intention of reinstating, therefore, releasing the name for use to another entity.

Simply adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6973.

Claretha Golden
Document Specialist

Letter Number: 998A00046501

RESUBMIT

Please give original
submission date as file date

DIVISION OF CORPORATIONS

98 SEP 15 AM 11:30

RECEIVED

ARTICLES OF INCORPORATION

OF

Washington Credit Services, Inc.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 14 PM 1:09

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be: Washington Credit Services, Inc.

The principal place of business of this corporation shall be 201 South Biscayne Boulevard, Suite 1920, Miami, Florida 33131.

ARTICLE II. NATURE OF BUSINESS

The purpose of this corporation is to engage in or transact any lawful activity or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 201 South Biscayne Boulevard, Suite 1920, Miami, Florida 33131, and the name of the initial registered agent of the corporation at that address is Ferrell & Fertel, P.A.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have two officers and two directors initially. The names and street addresses of the initial officers and directors who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

MOHIV NAWAISEH	Director / President
201 South Biscayne Boulevard	
Suite 1920	
Miami, FL 33131	

ROBERT V. WOLAN	Director / Secretary/Treasurer
201 South Biscayne Boulevard	
Suite 1920	
Miami, FL 33131	

ARTICLE VII. INCORPORATOR

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

ANGEL M. GARCIA-OLIVER
201 South Biscayne Boulevard
Suite 1920
Miami, FL 33131

ARTICLE VIII. SMALL BUSINESS ELECTION

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as are necessary will be taken by the appropriate officers to accomplish this compliance.

ARTICLE IX. INDEMNIFICATION

The corporation shall indemnify any Officer or Director or any former officer or director, to the full extent permitted by law.

ARTICLE X. AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 11th day of September, 1998.


ANGEL M. GARCIA-OLIVER Incorporator

STATE OF FLORIDA)
) SS:
COUNTY OF DADE)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared ANGEL M. GARCIA-OLIVER, to me known to be the person who executed the foregoing Articles of Incorporation, who acknowledged before me that he executed those Articles of Incorporation, and that I relied upon the following form of identification of the above-named person: _____, and that an oath was not taken.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 11 day of September, 1998.


Notary Public State of Florida

Rosario S. Gonzalez
Printed Notary Signature

My Commission Expires:



CERTIFICATE OF DESIGNATION
REGISTERED AGENT / REGISTERED OFFICE

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP 14 PM 1:09

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 statement in designating the Registered Office /Registered Agent in the State of Florida.

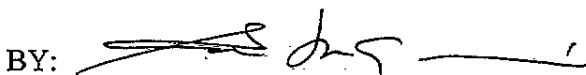
1. The name of the Corporation is: Washington Credit Services, Inc.
2. The name of the Registered Agent and address of the Registered Office is:

FERRELL & FERTEL, P.A.
201 South Biscayne Boulevard
Suite 1920
Miami, FL 33131


ANGEL M. GARCIA-OLIVER

Having been named as Registered Agent and to accept service of process for the above stated corporation at the place designated in this Certificate, I hereby accept the appointment as Registered Agent and agree to act in that 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 obligation of my position as Registered Agent.

FERRELL & FERTEL, P.A.

BY: 
ANGEL M. GARCIA-OLIVER
Registered Agent

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared ANGEL M. GARCIA-OLIVER, to me known to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same and that he is personally known to me.

WITNESS my hand and official seal in the County and State last aforesaid this 11 day of September, 1998.


Notary Public State of Florida

My Commission Expires:


Printed Notary Signature

