1980000 85744

TRANSMITTAL LETTER

Department of State Division of Corporation P.O. Box 6327 Tallahassee, FI 32314

700002655147--6 -10/05/98--01036--016 *****122.50 *****78.75

SUBJECT: M&E FINANCIAL AND CREDIT CONSULTING INC.

(Proposed corporate name – must include suffix)

	is an original and one (1) copy of the articles of incorporation and a check				
For:	\$70.00	\$78.75	\$122.50	\$131.25	
	FROM:		ESTIME		
		1251 NE 108 TH STREET #320 Address			
		~~ ~~	Miami, Florida 33161		
		City, State & Zip			
		(305) 893-			
		Daytime Telephone number			

BECKETARY OF STATE ON OF CORPORATIONS

NOTE: Please provide the original and one copy of the articles

ARTICLES OF INCORPORATION

OF

M & E FINANCIAL AND CREDIT CONSULTING INC.

The undersigned incorporator (s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt (s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: M & E FINANCIAL AND CREDIT CONSULTING INC.

SECRETARY OF STATE STATE OF CORPORATIONS

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 1140 N.E. 163^{rd} Suite 25 North Miami Beach, Fl 33162

ARTICLE HISHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1000 shares of stock in one class only, each with a par value of \$.01.

ARTICLE IVINITIAL REGISTERED AGENT AND STREE ADDRESS

The name and address of the initial registered agent is: WILFORD ESTIME 1251 N.E. 108TH STREET #320 MIAMI FLORIDA, 33161

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

WILFORD ESTIME 1251 N.E. 108TH STREET # 320 MIAMI, FLORIDA 33161 TI-LAINE MENARD 19221 N.E. 10TH AVE. APT. 122 North Miami, FL 33179

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

September

d Entie

Signature

Signature

Articles of Incorporation Filing Fee - \$35.00

CERTIFICATE OF DESIGNATION OF

REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.00501, 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: M & E FINANCIAL AND CREDIT CONSULTING INC.	
2.	The name and address of the registered agent and office is:	9,010
	Wilford Estime (Name)	SECRETARY NVISION OF CI 98 OCT -5
	1251 N.E. 108 th street #320	
	(P.O.Box <u>not</u> acceptable) Miami, Florida 33161	NATIONS 18:38
	(City/State/Zip)	-

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 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)

9-30-98