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October 21, 1998

Department of State Division of Corporations PO Box 6327 Tallahassee, FL 32314 DIVISION OF CORPCRATIONS

98 OCT 29 AM 10: 42

300002675813--3 -10/29/98--01070--016 *****78.75 *****78.75

RE: Telecredit Communications, Inc.

Dear Divisions of Corporations,

Enclosed herewith are the articles of incorporation together with a copy of said articles for Telecredit Communications, Inc.

Our check in the amount of \$78.75 includes the following fees:

Filing Fee

\$70.00

Certified Copy

\$8.75

Total \$78.75

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Leonard Silvestri, Jf.

Telecredit Communications, Inc.

561-392-1370

ARTICLES OF INCORPORATION

98 007 29

The undersigned incorporator, for the purpose of forming a corporation under the Florida 4/10:42 Business Corporation Act, hereby adopts the following Telecredit Communications, Inc.

ARTICLE I

NAME

The name of this corporation shall be: Telecredit Communications, Inc.

ARTICLE II

PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

7100 West Camino Real

Suite 201

Boca Raton, FL 33433

ARTICLE III

SHARES

The maximum number of shares of capital stock this corporation is authorized to have outstanding at any time is FIVE HUNDRED (500) shares of common stock, having par value of ONE (\$1.00) DOLLAR per share.

ARTICLE IV

INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Leonard Silvestri, Jr.

7100 West Camino Real

Suite 201

Boca Raton, FL 33433

ARTICLE V

INCORPORATOR

The name and address of the incorporator are:

Leonard Silvestri, Jr.

80 SW 14th Avenue

Boca Raton, FL 33486

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in the 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.