P98000097355

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

Signature Requested by: Name Will Pick Up Walk-In

SECRETARY OF STATE
VISTON OF CORPOLATION
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Art of Inc. File
LTD Partnership File
Foreign Corp. File
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Trade/Service Mark
Merger File
Art. of Amend. File
RA Resignation
Dissolution / Withdrawal
Annual Report / Reinstatement
Cert. Copy
Photo Copy
Certificate of Good Standing
Certificate of Status
Certificate of Fictitious Name
Corp Record Search
Officer Search
Fictitious Search
Fictitious Owner Search
Vehicle Search
Driving Record
UCC 1 or 3 File
UCC 11 Search
UCC 11 Retrieval
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ARTICLES OF INCORPORATION

OF

Community Credit Services, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE I: NAME

The name of the Corporation is Community Credit Services, Inc.

ARTICLE II: DURATION

The existence of the Corporation shall commence with the filing of these Articles. The duration of the Corporation is perpetual.

ARTICLE III: PURPOSE

The Corporation is organized for the purpose of rendering professional credit, collection and billing services.

ARTICLE IV: SUBCHAPTER S CORPORATION

The corporation elects to be organized as a Subchapter S Corporation in accordance with Internal Revenue Service designation.

ARTICLE V: CAPITAL STOCK

The total number of shares of capital stock authorized to be issued by the Corporation will be 100 shares having a par value of One Dollar (\$1.00) per share. Each of the said shares of stock will entitle the holder thereof to one (1) vote at any meeting of the stockholders.

ARTICLE VI: INITIAL REGISTERED OFFICE AND AGENT

The initial registered agent and office of the Corporation will be Andrew V.Cohen, 1776 E. Sunrise Boulevard, Ft. Lauderdale, Fl. 33304. The initial street address of the principal office of the Corporation will be 1776 E. Sunrise Boulevard, Fort Lauderdale, Florida 33304. The Board of Directors may, from time to time, move the principal office to any other address.

ARTICLE VII: INITIAL BOARD OF DIRECTORS

The Corporation will have one director initially. The number of directors may be either increased or diminished from time to time by the by-laws. The name and address of each person who is to serve as a member of the initial Board of Directors is:

ANDREW V. COHEN -- Director 1776 East Sunrise Boulevard Fort Lauderdale, Florida 33304

ARTICLE VIII: INCORPORATOR

The name and address of the incorporator of these Articles of Incorporation is 1776 E. Sunrise Boulevard, Fort Lauderdale, Florida 33304.

ARTICLE IX: AMENDMENTS

The Corporation reserves the right to amend or repeal any provisions of these Articles of Incorporation, or any amendment(s) hereto, and any right conferred upon the shareholders is subject to this reservation.

Andrew X Coher

STATE OF FLORIDA)	
)	SS
COUNTY OF BROWARD)	

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared Andrew V. Cohen, as Director, known to me and known to be the person who executed the following Articles of Incorporation.

NOTARY PUBLIC - STATE OF FLORIDA Printed Name: Sarcha J. Fallas MY COMMISSION PEXPIRES A J. FALLAS

EXPIRES JAN 30, 2001

BONDED THROUGH

ATLANTIC BONDING CO., INC.

FILED SLCKETARY OF STATE SIVISION OF CORPORATIONS

98 NOV 19 AM II: 00

CERTIFICATE OF ACCEPTANCE AS REGISTERED AGENT

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted:

COMMUNITY CREDIT SERVICES, INC. desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation has named Andrew V. Cohen located at 1776 E. Sunrise Boulevard, Fort Lauderdale, Florida 33304 as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named as registered agent of process for the above reverend corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and agree to comply with the provisions of said Act.

Angrew V. Coken