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TRANSMITAL LETTER

CARMELO OLIVERAS  
REGISTERED AGENT  
7790 N W 64<sup>TH</sup> STREET  
MIAMI.FL. 33166

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-11/25/98--01001--009  
\*\*\*\*122.50 \*\*\*\*\*78.75

DATE: NOVEMBER 14<sup>TH</sup> 1998

DOCUMENT EXAMINER  
NEW FILING SECTION  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE.FL. 32302-1500

FILED  
98 NOV 23 AM 9:03  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

SUBJECT: CREDIT RESTORATION INC.  
CORPORATE NAME

Enclosed is an Original and One copy of the Articles of Incorporation an a check for \$122.50 for filing fees  
& Certified Copy.  
Please return the Enclosed Articles to the Undersigned at the dollowing address:

CARMELO OLIVERAS  
7790 NW 64<sup>TH</sup> STREET  
MIAMI FL. 33166

THANK YOU,

REGISTERED AGENT

*Carmelo* 

SD  
11/25

CERTIFICATE OF INCORPORATION  
OF  
CREDIT RESTORATION, INC

**FILED**  
98 NOV 23 AM 9:03  
CLERK OF STATE  
TALLAHASSEE, FLORIDA

We , the undersigned, hereby associated ourselves together for the purpose of becoming a Corporation under the laws of the State of Florida by and under the provisions of the statutes of the State of Florida, providing for the formation, rights, privileges, immunities and liabilities of Incorporation for profit.

Article I

The Name of the Corporation shall be:  
CREDIT RESTORATION, INC.

Article II

The cororation will engage in any activity or business permitted under the laws of the State of Florida and of the united States of America.

Article III

The maximun number of shares wich the Corporation is authorized to issue and have outstanding at any one time is 100 shares of common stock, wich shares shall be of one dollar each (\$1.00)  
All stock is to be issued as fully paid and exempt from assesment.

Article IV

The pledge, sales , trnasfer or other disposition of the capital stock may be governed and restricted by the by-laws or written agreement among the stockholders which shall be on file in the office of the corporation.

Article V

The amount of capital with which corporation may begin doing business shall be not less than one hundred dollars (\$100.00)

Article VI

The existence of the Corporation is perpetual.

## Article VII

The initial post office address of the principal office of the corporation in the State of Florida is:

7790 N W 64<sup>th</sup> street. MIAMI FL. 33166

The Board of Directors may, from time to time, move the principal office to any other address in the State of Florida. The registered address of the Corporation is:

7790 N W 64<sup>th</sup> Street. MIAMI. FL. 33166

The REGISTERED Agent at the Registered address is: CARMELO OLIVERAS.

## Article VIII

The business of the Corporation shall be managed by a Board of Directors consisting of not less than one (1) nor more than two (2) directors. A quorum for the holding of meetings of the board of directors and for the transaction of any business which will be properly done by the directors on behalf of the corporation shall consist of a majority of the members thereof; but the directors, by unanimous consent in writing, included among the minutes of the corporation may consent to the doing of any act and such consent in writing shall have the same force and effect as though a formal meeting had been held. Pursuant meeting had been held pursuant to call being duly made and as though the said act had been done and authorized at a meeting at which a quorum had been present, or such duties may be delegated to an Executive Committee.

## Article IX

The names and post office addresses of the members of the first Board of Directors and the State of Corporate Officers are as follows:

<u>NAME</u>	<u>TITLE</u>	<u>ADDRESS</u>
CARMELO OLIVERAS	PRESIDENT	7790 N W 64 <sup>th</sup> street MIAMI FL. 33166

## Article X

The names and post office addresses of the subscribers of the articles of Incorporation And number of shares that they agree to take are:

<u>NAME</u>	<u>ADDRESS</u>	<u>NO OF SHARES</u>
CARMELO OLIVERAS	7790 n w 64 <sup>TH</sup> STREET MIAMI FL. 33166	100

## Article XI

The stock of the Corporation may be issued pursuant to the provisions of Section 1244 of the internal revenue Code, so that  
The stockholders of the Corporation may receive the benefits provided thereunder.

IN WITNESS WHEREOF, we have hereunto set out hands and seal this 13 day of  
November of 1998.

CARMELO OLIVERAS.

STATE OF FLORIDA )  
COUNTY OF DADE )

I HEREBY CERTIFY THAT on this day , personally appeared before me, and officer  
duly authorized to administer oaths and taken acknowledgements under the laws of the  
State of Florida,

CARMELO OLIVERAS

To me well known to be the person s described in and who executed the foregoing  
Certificate of Incorporation, and Acknowledged before me that they executed the same  
freely and voluntarily for the purpose therein expressed.

WITNESS my hand official seal at the City of Miami. State of Florida, this 13 day of  
november of 1998.



MARCIA SERRA  
My Commission CC476068  
Expires Jun. 22, 1999  
Bonded by HAI  
800-422-1555

Marcia Serra  
NOTARY PUBLIC , STATE OF FLORIDA AT LARGE.

My commission Expires:

Certificate designating place of business or domicile for the service of process within  
Florida, aming Agent upon whom process may served.  
In compliance with Section 48.091 Florida Satutes, the following is submitted:

First, that : CREDIT RESTORATION, INC  
(Name of Corporation)

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Desiring to organize or qualify under the laws of the State of Florida , with its principal place of business at City of Miami,. State of Florida, has named.

CARMELO OLIVERAS.  
(Name Registered Agent)

Located at : 7790 N W 64<sup>th</sup> street. MIAMI. FL 33166  
(Street address & number building)  
(Post office box address is not acceptable)

City of Miami . State of Florida , as its Agent to accept service of process within Florida.

SIGNATURE : *Carmelo Oliveras*  
TITLE : PRESIDENT - Incorporator  
DATE : November, 13er. 1998

Having been named to accept services of process for the above state corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

SIGNATURE: *Carmelo Oliveras*  
(Registered Agent)

DATE : November, 13er. 1998

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CLERK OF STATE  
TALLAHASSEE, FLORIDA

FILED