TRANSMITTAL LETTER

P98000108246

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

100002726451--3 -12/30/98--01063--006 *****78.75 *****78.75

SUBJECT:	(Proposed corporate name - must include suffix)

	11)	of the articles of incorporation and	a chec	k for:
Enclosed is an original and one	(I) CODY	Of the strictes of mentioners		

\$70.00

2 \$78.75

Filing Fee

Filing Fee

& Certificate of Status

△\$78.75

Filing Fee

& Certified Copy

\$87.50

Filing Fee, Certified Copy

& Certificate of

Status

ADDITIONAL COPY REQUIRED

FROM:	W Tony Salomon	JAI.	,
	Name (Printed or typed)	CR CR	
	4141 N. Miami Ohl Address	98 DEC 30 SECRETARY ALLAHASSE	T
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	Mionis fl 33127	AM II: I OF STAT FLORID	O
	City, State & Zip	16 DA	
	305-386-2341		
	Daytime Telephone number		
	O1		
	305-968-2341		

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

ARTICLE OF INCORPORATION OF NEW BEGINNING CREDIT SERVICES, INC.

The undersigned has executed the following document as incorporator of the above named corporation; a corporation organized under the laws of the State of Florida, and all rights duties and obligation of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE I

The name of the corporation shall be NEW BEGINNING CREDIT SERVICES, INC.

ARTICLE II

This corporation shall commence existence upon the filing of these Articles of Incorporation by the State, State of Florida, and shall have perpetual existence.

ARTICLE III

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

4141 N.Miami Ave, Suite 215 Miami, Florida 33127

98 DEC 30 AM II: 16 SECRETARY OF STATE TAILAHASSEE, FLORIDA

ARTICLE IV

The general nature of the business and objects and purposes proposed to be transacted and carried on by this corporation are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might do, viz.:

- 1. Transact any and all business.
- 2. Said corporation shall further have powers:

To have perpetual succession by its corporate name;

To sue and be sued, complain, and defend in its corporate name in all actions or proceedings;

To have a corporate seal which may be altered at pleasure, and to use the same by causing it, or a facsimile thereof, to be impressed, affixed, or in any other manner reproduced;

To purchase, take, receive, lease or otherwise acquire, own, hold, improve, use and

otherwise deal in and with real or personal property or any interest therein wherever situated;

To sell convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets;

To lend money to, and use its credit to assist, its officers and employees in accordance with Florida Statute S607.141;

To purchase, take receive, subscribe for, or otherwise acquire own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interest in, or obligations of, other domestic or foreign corporations, associations, partnerships, or individuals, or direct or indirect obligations of the United States or of any other government, state, territory, governmental district, or municipality or of any instrumentality thereof;

To make contract and guarantees and incur liabilities, borrow money at such rates as the corporation may determine, issue its notes, bonds, and other obligations, and secure any of its obligations by mortgages or pledge of all or any of its property, franchises, and income;

To lend money for its corporate purposes, invest and reinvest its funds, and take and hold real and personal property as security of the payment of fund so loaned or invested:

To conduct its business, carry on its operations, and have offices and exercise the powers granted by this act within or without this state;

To elect or appoint officers and agents of the corporation and define their duties and fix their compensation;

To make and alter bylaws, not inconsistent with its articles of incorporation or with the laws of the state, for the administration;

To make donations for the public welfare for charitable, scientific, or educational purposes;

To transact any and all lawful business which the board of directors shall find will be in aid of governmental policy;

To pay pension and establish pension plans, profit shearing plans, stock bonus plans, stock option plans, and other incentive plans for any or all of its directors, officers and employees and for any or all of the directors, officers, and employees of its subsidiaries;

To be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other enterprise;

To have and exercise all powers necessary of convenient to effect its purposes;

To indemnify any person who by reason of the fact that he is or was a director, officer, employee or agent of the corporation to the full extent as permitted by Florida Statue \$607.014:

ARTICLE V

The aggregate number of shares which this corporation shall have authority to issue is the total sum of 100 shares, having an individual par value of \$1.00.

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of this corporation.

ARTICLE VI

The name and street address of the initial Registered Agent of this corporation shall be: Gracia Francois Brutus, 6322 S.W 115 PL #C, Miami, Florida 33173.

ARTICLE VII

The initial board of Directors shall consist of a total of one (1) person and the name and address of the person who are to serve as initial director is:

W. Tony Salomon

Director/President 4141 N. Miami Ave, Suite 215 Miami, Florida 33127

ARTICLE VIII

The name and address of the incorporator executing these articles of incorporation is:

W. Tony Salomon 4141 N. Miami Ave, Suite 215 Miami, Florida 33127

The undersigned has executed these Articles of Incorporation this <u>IS</u> day of December, 1998.

W. Tony Salomon

CERTIFICATION OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Pursuant to provision of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statements in designating the registered office/registered agent in the State of Florida.

First, that NEW BEGINNING 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 Gracia

Francois Brutus, located at 6322 S.W 115 PL #C, Miami, Florida 33173, as its agent to accept service of process within this state.

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.

CRACIA FRANCOIS BRUTUS

FILEU BEC 30 AM II: 16 ECRETARY OF STATE