



P99000026821
CREDIT FIX

Credit Repair Specialists

8500 S.W. 8TH STREET, SUITE 204
MIAMI, FLORIDA 33144, U.S.A.

PH. (305) 261-8000
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January 12, 1999

Florida Department of State
Secretary of State
Division of Corporations
409 East Gains Street
Tallahassee, FL 32399

700002746397--8
-01/19/99--01091--009
*****78.75 *****78.75

To whom it may concern:

Please find enclosed the following:

1. The original Articles of Incorporation for RMA OF MIAMI, INC.
2. A check #303 for \$78.75, to appropriate fee.

Thanks you,

CREDIT FIX

FILED
99 JAN 19 AM 10:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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JAN 25 1999

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99 JAN 19 AM 10:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
of
RMA OF MIAMI, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopts the following Articles of Incorporation:

ARTICLE I
CORPORATE NAME

The name of this corporation is: *RMA OF MIAMI, INC.*

ARTICLE II
SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value
With a par value of \$ 1.00 per share.

ARTICLE III
REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such addresses is:

JUAN CARLOS POVEDA
5407 NW 74 AVENUE
MIAMI DADE COUNTY
MIAMI, FL. 33166

THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV
PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

**ARTICLE V
DIRECTORS**

The names and residence addresses of the persons constituting the initial board of directors are:

JUAN CARLOS POVEDA
5407 NW 74 Avenue
MIAMI DADE COUNTY
Miami, FL 33166

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TALLAHASSEE, FLORIDA

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

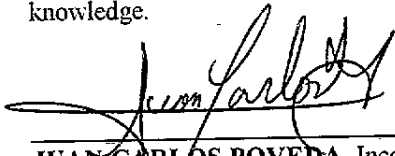
**ARTICLE VI
LIABILITY OF DIRECTORS**

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (i) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

Certification

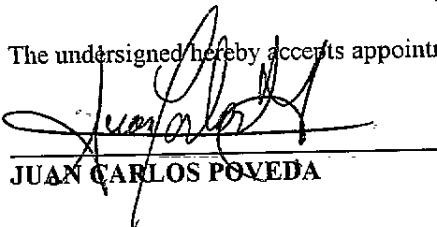
I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.



JUAN CARLOS POVEDA, Incorporator
5407 NW 74 Avenue
Miami, FL 33166

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.



JUAN CARLOS POVEDA