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Florida Department of State

Division of Corporations

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Katherine Harris, Secretary of State

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To:

Division of Corporations
Fax Number : (850) 922-4001

From:

Account Name : CREDIT SOLUTIONS, INC.
Account Number : 110451000522
Phone : (305) 827-9080
Fax Number : (305) 827-3778

FILED
99 MAR 25 PM 2:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

~~X~~
Christof of Miami Corp.



Note:
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spelling
change.

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ARTICLES OF INCORPORATION

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE 1-NAME

The name of the Corporation is

Christef of Miami Corp.

ARTICLE 2-PURPOSE OF CORPORATION

The Corporation shall engage in any activity of business permitted under the laws of the United States and of the State of Florida.

ARTICLE 3-PRINCIPAL OFFICE

The address of the principal office of this Corporation is:

255 Galen Drive
Suite 4E
Key Biscayne FL 33149

ARTICLE 4-INCORPORATOR

The name and street address of the incorporator of this Corporation is:

Guillermo T. Carballo
255 Galen Drive
Suite 4E
Key Biscayne FL 33149

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

25th of March 1999

PREPARED BY
Credit Solution Incorporated Enterprises
1790 West 49 Street
Suite 400-2
Hialeah FL 33012
305 827 9080
305 827 3778

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ARTICLE 5- OFFICERS

The officers of the Corporation shall be:

President:	Guillermo T. Carballo 255 Galen Drive Suite 4E Key Biscayne FL 33149
Secretary:	Guillermo A. Carballo 255 Galen Dr Suite 4E Key Biscayne FL 33149

ARTICLE 6-DIRECTOR(S)

The Director(s) of the Corporation shall be:

Guillermo T. Carballo

ARTICLE 7-SHARES

The number of shares of stock that this Corporation is authorized to have outstanding at any one time is:

100 at \$1.00 per share

ARTICLE 8-REGISTERED OWNERS

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereof, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 9-EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

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ARTICLE 10-AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT / REGISTERED OFFICE**

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the Corporation is:

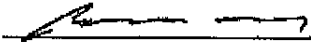
Christef of Miami Corp.

2. The name and address of the registered agent and office is:

Guillermo T. Carballo
255 Galen Drive
Suite 4E
Key Biscayne FL 33149

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TALLAHASSEE, FLORIDA

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.

signature 
Date 3-25-99

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