

P99000027690

JULIO A. CORTES
3001 S.W. 102 PLACE
Miami, Florida 33165
Tel. (305) 226-5654

March 17, 1999

Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

300002813303-12
-03/22/99--01093--007
*****87.50 *****87.50

SUBJECT: NOVUS CREDIT CONSULTANTS, INC.

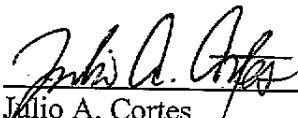
Enclosed please find an original and one (1) copy of the articles of incorporation for the above-referenced corporation and our check in the amount of \$87.50, in payment of the following fees:

Filing Fee:	\$ 35.00
Designation of Resident Agent:	35.00
Certificate of Status:	8.75
Certified Copy	<u>8.75</u>
	<u>\$ 87.50</u>

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
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Thank you for your assistance in this matter.

Very truly yours,



Julio A. Cortes
3001 S.W. 102 Place
Miami, Florida 33165
Tel. (305) 226-5654

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ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be: **NOVUS CREDIT CONSULTANTS, INC.**

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be at: 3001 S.W. 102 Place, Miami, Florida 33165.

ARTICLE III - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (100) shares, and the par value of each of such shares is one dollar (\$1.00), amounting to one hundred dollars (\$100.00).

ARTICLE IV - INITIAL REGISTERED AGENT AND ADDRESS

The name and Florida street address of the initial registered agent are:

Mr. Julio A. Cortes
3001 S.W. 102 Place
Miami, Florida 33165

ARTICLE V - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation are:

Mr. Julio A. Cortes
3001 S.W. 102 Place
Miami, Florida 33165

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Julio A. Cortes
Signature/Incorporator

March 17, 1999
Date

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.

Julio A. Cortes
Signature/Registered Agent

March 17, 1999
Date