

P99000033588

Florida Department of State

Division of Corporations

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To:

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

From:

Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
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SECRETARY OF STATE
TALLAHASSEE FLORIDA

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FLORIDA PROFIT CORPORATION OR P.A.**ADVANTAGE CREDIT BUREAU, INC.**

Certificate of Status	0
Certified Copy	1
Page Count	04
Estimated Charge	\$78.75

B. McKnight APR 13 1999

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FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

April 12, 1999

FAS-T CORP

SUBJECT: ADVANTAGE CREDIT BUREAU, INC.
REF: W99000008556

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The document must state the number of shares of authorized stock.

Article 7 states there will be 2 director(s), whereas 5 is/are listed.

If you have any further questions concerning your document, please call (850) 487-6931.

Becky McKnight
Document Specialist

FAX Aud. #: H99000008451
Letter Number: 699A00018229

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TALLAHASSEE FLORIDA

**ARTICLES OF INCORPORATION
OF
Advantage Credit Bureau, Inc.**

ARTICLE I. NAME

The name of this corporation shall be: **Advantage Credit Bureau, Inc.**

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles of Incorporation by the Secretary of State. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue par value shares of common capital stock *100 shares of \$1.00 each*

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds,
shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

Prepared By: Maria Elena Toll
1624 SW 140th Ave.
Miami, Florida 33175

Phone# (305)-228-6200

Articles of Incorporation of
Advantage Credit Bureau, Inc.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain
Transfer Restrictions Imposed By This Corporation's
Articles of Incorporation, A Copy of Which Is On
File At This Corporation's Principal Office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS/BY LAWS

The number of directors on this corporation's Initial Board of Directors shall be ~~5~~
The number of directors may be increased or decreased from time to time, as provided in
this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the
Initial Board of Directors and their Positions within the corporation are:

MIRIAM VICARIA, President
13960 SW 16th Terrace, Miami, FL 33175

MARIA ELENA TOLL, Secretary
1624 S.W. 140th Avenue, Miami, FL 33175

LORYLI PEREZ, Vice President
7398 West 35th Avenue, Hialeah Gardens, FL 33018

ROLANDO VICARIA, Vice President
13960 SW 16th Terrace, Miami, FL 33175

MARIO TOLL, Treasurer
1624 S.W. 140th Avenue, Miami, FL 33175

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any
former officer, director, employee, or agent, to the full extent permitted by law.

ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this
corporation's initial registered office shall be:

13960 SW 16th Terrace, Miami, FL 33175

The name of the individual who shall serve as this corporation's initial registered
agent at that address is: Miriam Vicaria, 13960 SW 16th Terrace, Miami, FL 33175

The name and address of the individual who shall serve as this corporation's incorporator are: Miriam Vicaria, Maria Elena Toll, Loryli Perez, Mario Toll and Rolando Vicaria

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.


MIRIAM VICARIA


LORYLI PEREZ


MARIO TOLL


MARIA ELENA TOLL

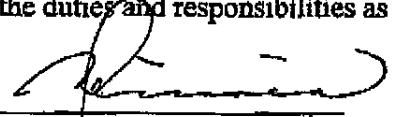

ROLANDO VICARIA

SECRETARY OF STATE
TALLAHASSEE FLORIDA

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I hereby accept my designation as resident agent and agree to serve as the resident agent of Advantage Credit Bureau, Inc. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for Advantage Credit Bureau, Inc.


Miriam Vicaria

STATE OF FLORIDA
COUNTY OF MIAMI DADE

On April 9th 1999, MIRIAM VICARIA designated above as the individual who shall serve as the corporation's initial registered agent and incorporation, who is personally known to me, or produced a Florida Driver's license as identification, personally appeared before me at the time of notarization, and, after being given the oath, acknowledged signing these Articles of Incorporation of Advantage Credit Bureau, Inc.


NOTARY PUBLIC
State of Florida at Large
My Commission Expires:

OFFICIAL NOTARY SEAL
ODALYS DIAZ
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC796338
MY COMMISSION EXP. DEC. 9, 2002