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Secretary of State
Corporate Records Bureau
P.O. Box 6327
Tallahassee, Florida 32301

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-09/01/99--01051--003
****122.50 *****78.75


RE: South Florida Credit Management, Inc.

Gentlemen:

Enclosed please find the Articles of Incorporation for the aforementioned new corporation. Enclosed please find my check in the amount of \$122.50, for the filing fee, certified copy fee, registered agent fee and charter tax.

Should any of this be lacking in order to comply with the laws of the State of Florida, please do not hesitate to contact me.

Very truly yours,

By: 
Louis Biasi
Director

/rcl

Enclosures

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

C. GALLMON-CASE SEP 07 1999

**ARTICLES OF INCORPORATION
OF
SOUTH FLORIDA CREDIT MANAGEMENT, INC.**

ARTICLE I - NAME

The name of this Corporation is South Florida Credit Management, Inc.; the mailing address is 4121 NW 5th Street, Suite 200, Plantation, Florida 33317.

ARTICLE II - DURATION

This Corporation shall exist perpetually commencing on the date these Articles are filed.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of conducting any lawful business for which corporations may be incorporated under the Florida General Corporations Act.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 1,000 shares of stock \$1.00 par value, which said shares shall be designated as "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 4121 NW 5th Street, Suite 200, Plantation, Florida 33317. The name of the initial Registered Agent of this Corporation is Louis Biasi.

ARTICLE VI - PRINCIPAL OFFICE

The street address of the principal office is 4121 NW 5th Street, Suite 200, Plantation, Florida 33317. The name of the principal officer is Louis Biasi.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This Corporation shall have three (3) initial directors. The number of directors may increase from time to time by the By-Laws but shall never be less than three (3). The names and addresses of the initial directors of this Corporation are:

Louis Biasi
4121 NW 5th Street, Suite 200
Plantation, Florida 33317

Cynthia Baker
4121 NW 5th Street, Suite 200
Plantation, Florida 33317

Jeffrey Jones
4121 NW 5th Street, Suite 200
Plantation, Florida 33317

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ARTICLE VIII - INCORPORATION

The name and address of the person signing these Articles is:

Louis Biasi
4121 NW 5th Street, Suite 200
Plantation, Florida 33317

ARTICLE IX

This Corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE X - AMENDMENT

This Corporation reserves the right to amend, rescind, or repeal any provisions contained in these Articles of Incorporation, and amendment thereof, and any right conferred upon the shareholders herein to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 30th day of August, 1999.



STATE OF FLORIDA

COUNTY OF Palm Beach

Before me, the undersigned authority, personally appeared Louis Biasi to me well known and known to me to be the person described in and who acknowledged to and before me that he executed the same for the purposes therein expressed.

1999 WITNESS my hand and official seal this

30th day of August
JUDITH A. MCCOY
Notary Public
State of Florida
My Comm. Exp: 02/25/02
Comm#: CC719706
Notary Public
My Commission Expires:

ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent to accept service of process for the above-stated Corporation, at a place designated in these Articles of Incorporation, I hereby agree to act in that capacity, to comply with the provisions of Florida Statutes Section 48.091 and any Amendments hereto, and to comply with the provisions of all other Statutes related to the proper and complete performance of my duties.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30 day of August, 19 99.


LOUIS BIASI

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TALLAHASSEE, FLORIDA