P99000820008

DATE 9-10-99

SECRETARY OF STATE CORPORATION DIVISION STATE OF FLORIDA TALLAHASSEE, FL 32304

900002985309--1 -09/13/99--01105--007 *****70,00 ******70.00

RE: CREDIT BENEFIT SERVICES CORPORATION

GENTLEMEN:

ENCLOSED HEREWITH ARE THE ARTICLES OF INCORPORATION TOGETHER WITH A COPY OF SAID ARTICLES FOR CREDIT BENEFIT SERVICES CORPORATION

OUR CHECK IN THE AMOUNT OF \$70.00 INCLUDES THE FOLLOWING:

FILING FEE CHARTER TAX REGISTERED AGE

REGISTERED AGENT TOTAL: \$ 70.00

RESPECTFULLY SUBMITTED,

SIGNER'S NAME:

RICHARD UGLES

ADDRESS:

1540 NW 128 DRIVE #301

SUNRISE, FL 33323

DAYTIME PHONE:

954-845-9030

99 SEP 13 AM IO: SECRETARY OF STATE

T59/17/99

ARTICLES OF INCORPORATION

OF

CREDIT BENEFIT SERVICES CORPORATION

99 SEP 13 AM IO: 53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be CREDIT BENEFIT SERVICES CORPORATION

ARTICLE II PURPOSE

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III CAPITAL STOCK

The maximum number of shares of capital stock that this corporation is authorized to have outstanding at any one time is TEN THOUSAND (10,000) shares of common stock, having a par value of ONE (\$1.00) DOLLAR PER SHARE.

The amount of capital with which this corporation will begin business shall be the sum of not less than FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE IV DURATION

This corporation shall exist perpetually unless sooner dissolved according to law.

ARTICLE V INITIAL REGISTERED AGENT

The name and address of the initial registered agent is:

RICHARD UGLES
1540 NW 128 DRIVE #301
SUNRISE, FL 33323

ARTICLE VI INCORPORATOR

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

RICHARD UGLES
1540 NW 128 DRIVE #301
SUNRISE, FL 33323

ARTICLE VII PRINCIPAL OFFICE

The initial street address of the principal office of the corporation shall be:

1540 NW 128 DRIVE #301 SUNRISE, FL 33323

ARTICLE VIII DIRECTORS

The number of Directors of this corporation shall be at least one (1) and no more than ten (10).

The name and street address of the member of the first Board of Directors of this Corporation is as follows:

RICHARD UGLES
1540 NW 128 DRIVE #301
SUNRISE, FL 33323

ARTICLE IX SUBSCRIBER

The name and address of the person signing these Articles of Incorporation as subscriber is as follows:

RICHARD UGLES
1540 NW 128 DRIVE #301
SUNRISE, FL 33323

BEFORE ME, the undersigned Notary Public of the State of Florida, personally appeared Richard Ugles, known to me to be the individual described in and who executed the foregoing Articles of Incorporation, who acknowledged before me that he executed the same freely and voluntarily for the purpose therein expressed.

(Check ____ He is personally known to me.

One) ____ He provided the following type of identification:

Notary Rublic, State of Florida,
My commission expires: 4/17/0

Notary Seal:

OFFICIAL NOTARY SEAL
MELODY R LAVRICH
COMMISSION NUMBER
C C 639679
MY COMMISSION EXPIRES
APR. 17,2001

COUNTY OF BROWARD

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 607.325, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST THAT CREDIT BENEFIT SERVICES CORPORATION
WITH ITS PLACE OF BUSINESS AT 1540 NW 128 DRIVE #301
SUNRISE, FL 33323

HAS NAMED RICHARD UGLES LOCATED AT 1540 NW 128 DRIVE #301 SUNRISE, FL 33323

CITY OF SUNRISE, STATE OF FLORIDA, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE PRESIDENT

DATE

PO - 99

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.

SIGNATURE

(Registered Agent)

DATE 9-10-9

BUREAU OF CORPORATE RECORDS, P.O. BOX 6327, TALLAHASSEE, FL 32314