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Barbara's Personal Services, Inc.  
PARALEGAL & SECRETARIAL  
SUITE 2A  
152 8th AVENUE S.W.  
LARGO, FLORIDA 33770-3613

NOTARY PUBLIC

TELEPHONE 727 559-8505  
FACSIMILE 585-9184

November 5, 1999

Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

**TRANSMITTAL LETTER**

**SUBJECT: NEW CREDIT SERVICES, INC.**

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:  
Seventy-eight & 75/100 dollars (\$78.75) for Filing Fee and Certificate of Status.

Thank you.

**FROM:** Barbara S. Hicks  
152 8th Avenue, S.W., Suite 2A  
Largo, Florida 33770-3613  
(727) 559-8505

100003038221--1  
-11/08/99-01102--003  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Sincerely,



Barbara S. Hicks

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SECRETARY OF STATE  
TALLAHASSEE FLORIDA

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11-9-99  
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## ARTICLES OF INCORPORATION

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

### ARTICLE I NAME

The name of the corporation shall be: **New Credit Services, Inc.**

### ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

**660 Mandalay Avenue  
Clearwater Beach, FL 33767**

### ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: **One Thousand (1,000) shares.**

### ARTICLE IV

#### INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

**Michelle Gorman  
660 Mandalay Avenue  
Clearwater Beach, FL 33767  
727/ 742-7755**

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**ARTICLE V**  
**INCORPORATORS**

The names and street addresses of the incorporators to these Articles of Incorporations are:

**Michelle Gorman**  
**Director**

**660 Mandalay Avenue**  
**Clearwater Beach, FL 33767**

The undersigned incorporators have executed these Articles of Incorporation this 5 day of November, 1999.

  
**Michelle Gorman**  
**Director**

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

Pursuant to the provisions of section 607.0501, 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: New Credit Services, Inc.
2. The name and address of the registered agent and office is:

MICHELLE GORMAN  
660 Mandalay Avenue  
Clearwater Beach, Florida 33767  
727/ 742-7755

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*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.*

  
MICHELLE GORMAN

This 5 day of November, 1999.