

999000102435



THE UNITED STATES  
CORPORATION  
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 484449 7197950

AUTHORIZATION :

*Patricia Pijet*

COST LIMIT : \$ 70.00

ORDER DATE : November 17, 1999

ORDER TIME : 5:33 PM

ORDER NO. : 484449-005

CUSTOMER NO: 7197950

800003052878--2

CUSTOMER: Mr. Richard D. Murphy  
MR. RICHARD D. MURPHY  
MR. RICHARD D. MURPHY  
8655 Shady Glen Drive

Orlando, FL 32819

DOMESTIC FILING

NAME: GLOBAL CREDIT REPAIR SERVICES,  
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janine Lazzarini

EXAMINER'S INITIALS:

DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
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DIVISION OF CORPORATIONS

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ARTICLES OF INCORPORATION

OF

GLOBAL CREDIT REPAIR SERVICES, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

GLOBAL CREDIT REPAIR SERVICES, INC.

The address of the principal office of this corporation shall be 8655 Shady Glen Drive, Orlando, Florida 32819, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 8655 Shady Glen Drive, Orlando, Florida 32819, and the name of the initial registered agent of the corporation at that address is Richard D. Murphy.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

|                   |                        |
|-------------------|------------------------|
| Richard D. Murphy | 8655 Shady Glen Drive  |
| Dir.              | Orlando, Florida 32819 |

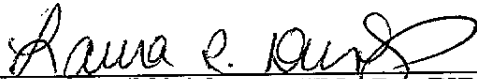
|                       |                        |
|-----------------------|------------------------|
| Virginia M. McCormick | 8655 Shady Glen Drive  |
| Dir.                  | Orlando, Florida 32819 |

ARTICLE VII. INCORPORATOR

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

The Company Corporation  
1013 Centre Road  
Wilmington, Delaware 19805.

The undersigned incorporator has executed these  
Articles of Incorporation on November 17, 1999.

  
Incorporator - LAURA R. DUNLAP

JLZ

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS

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ACCEPTANCE OF REGISTERED AGENT  
DESIGNATED IN THE ARTICLES OF INCORPORATION

Richard D. Murphy, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

GLOBAL CREDIT REPAIR SERVICES, INC.

Richard D. Murphy is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Richard D. Murphy  
Typed Name: Richard D. Murphy