

**Electronic Articles of Incorporation
For**

N04000010673
FILED
November 15, 2004
Sec. Of State
sprather

1ST OPTION CREDIT REPAIR, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

1ST OPTION CREDIT REPAIR, INC.

Article II

The principal place of business address:

1717 SW 101 TERRACE
MIRAMAR, FL. 33025

The mailing address of the corporation is:

1717 SW 101 TERRACE
MIRAMAR, FL. 33025

Article III

The specific purpose for which this corporation is organized is:

CREDIT COUNSELING AND REPAIR FOR CONSUMERS WITH DAMAGED
CREDIT.

Article IV

The manner in which directors are elected or appointed is:

P/VP

Article V

The name and Florida street address of the registered agent is:

DEEPAK D JAISINGHANI
1717 SW 101 TERRACE
MIRAMAR, FL. 33025

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DEEPAK JAISINGHANI

Article VI

The name and address of the incorporator is:

DEEPAK JAISINGHANI
1717 SW 101 TERRACE
MIRAMAR, FL 33025

Incorporator Signature: DEEPAK JAISINGHANI

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
DEEPAK JAISINGHANI
1717 SW 101 TERRACE
MIRAMAR, FL. 33025

Article VIII

The effective date for this corporation shall be:

11/11/2004