

**Electronic Articles of Incorporation
For**

**P02000006687
FILED
January 22, 2002
Sec. Of State**

A NEW BEGINNING CREDIT COUNSELING SERVICES ASSOCIATES,
INC.

The undersigned incorporator, for the purpose of forming a Florida
profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

A NEW BEGINNING CREDIT COUNSELING SERVICES ASSOCIATES,
INC.

Article II

The principal place of business address:

2845 N. MILIRTARY TRAIL
22
WEST PALM BEACH, FL. 33409

The mailing address of the corporation is:

2845 N. MILIRTARY TRAIL
22
WEST PALM BEACH, FL. 33409

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

LILIANA OLIVA
174 BOBWHITE RD
ROYAL PALM BEACH, FL. 33411

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

Registered Agent Signature: LILIANA OLIVA

Article VI

The name and address of the incorporator is:

LILIANA OLIVA
174 BOBWHITE RD.
ROYAL PALM BEACH, FL 33411

Incorporator Signature: LILIANA OLIVA

Article VII

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

Title: P
LILIANA M OLIVA
174 BOBWHITE RD
ROYAL PALM BEACH, FL. 33411

Title: V
ENZO OLIVA SR.
174 BOBWHITE
ROYAL PALM BEACH, FL. 33411