

**Electronic Articles of Incorporation
For**

P03000006296
FILED
January 17, 2003
Sec. Of State

BACK ON TRACK CREDIT SERVICES, 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:

BACK ON TRACK CREDIT SERVICES, INC.

Article II

The principal place of business address:

1223 JEFFERY DRIVE
PORT ORANGE, FL. US 32129

The mailing address of the corporation is:

1223 JEFFERY DRIVE
PORT ORANGE, FL. US 32129

Article III

The purpose for which this corporation is organized is:

CREDIT IMPROVEMENT SERVICES.

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:

GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL. 32129

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

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Registered Agent Signature: GREGORY M SOTO

Article VI

The name and address of the incorporator is:

GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL 32129

Incorporator Signature: GREGORY M SOTO

Article VII

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

Title: PRES
GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL. 32129 US

Title: VP
GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL. 32129 US

Title: SEC
GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL. 32129 US

Title: TRES
GREGORY M SOTO
1223 JEFFERY DRIVE
PORT ORANGE, FL. 32129 US

Article VIII

The effective date for this corporation shall be:

01/16/2003