

**Electronic Articles of Incorporation
For**

P03000014272
FILED
February 05, 2003
Sec. Of State

CREDIT-CPR CONSULTANTS, 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:

CREDIT-CPR CONSULTANTS, INC.

Article II

The principal place of business address:

P.O. BOX 223632
WEST PALM BEACH, FL. US 33422

The mailing address of the corporation is:

P.O. BOX 223632
WEST PALM BEACH, FL. US 33422

Article III

The purpose for which this corporation is organized is:

CONSULTING.

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:

KEVIN A SAWICKI
6194 REYNOLDS STREET
WEST PALM BEACH, FL. 33411

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

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Registered Agent Signature: KEVIN A. SAWICKI

Article VI

The name and address of the incorporator is:

CHRISTINE M. WERRING
6194 REYNOLDS STREET
WEST PALM BEACH, FLORIDA 33411

Incorporator Signature: CHRISTINE M. WERRING

Article VII

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

Title: P
CHRISTINE M WERRING
P.O. BOX 223632
WEST PALM BEACH, FL. 33422 US

Title: VP
KEVIN A SAWICKI
P.O. BOX 223632
WEST PALM BEACH, FL. 33411 US