Electronic Articles of Incorporation For

P10000046467 FILED June 01, 2010 Sec. Of State vingram

CREDIT RISK ADVISORS, 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 RISK ADVISORS, INC.

Article II

The principal place of business address:

5110 SW 69 AVENUE MIAMI, FL. 33155

The mailing address of the corporation is:

5110 SW 69 AVENUE MIAMI, FL. 33155

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: 10,000

Article V

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

JANESSA CABO 5110 SW 69 AVENUE MIAMI, FL. 33155 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JANESSA CABO

Article VI

The name and address of the incorporator is:

JANESSA CABO 5110 SW 69 AVENUE

MIAMI, FL 33155

Incorporator Signature: JANESSA CABO

Article VII

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

Title: P JANESSA CABO 5110 SW 69 AVENUE MIAMI, FL. 33155

Title: VP LAUREN CABO 5110 SW 69 AVENUE MIAMI, FL. 33155

Article VIII

The effective date for this corporation shall be:

06/01/2010