

**Electronic Articles of Incorporation
For**

N05000005641
FILED
June 01, 2005
Sec. Of State
bregister

ADVANTAGE CREDIT COUNSELING, 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:

ADVANTAGE CREDIT COUNSELING, INC.

Article II

The principal place of business address:

5775 BLUE LAGOON DRIVE
230
MIAMI, FL. 33126

The mailing address of the corporation is:

3650 BATTERSEA ROAD
230
MIAMI, FL. 33126

Article III

The specific purpose for which this corporation is organized is:

THE PURPOSE OF THIS CORPORATION IS TO ASSIST CONSUMERS IN
THE MANAGING OF THEIR DEBT OBLIGATION AND PROVIDE CREDIT
COUNSLING

Article IV

The manner in which directors are elected or appointed is:

AS STATED IN THE BYLAWS.

Article V

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

RICHARD A GARCIA
5775 BLUE LAGOON DRIVE
230
MIAMI, FL. 33126

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

N05000005641
FILED
June 01, 2005
Sec. Of State
register

Registered Agent Signature: RICHARD A GARCIA

Article VI

The name and address of the incorporator is:

RICHARD A GARCIA
5775 BLUE LAGOON DRIVE
#230
MIAMI FLORIDA 33126

Incorporator Signature: RICHARD A GARCIA

Article VII

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

Title: D
RICHARD A GARCIA
5775 BLUE LAGOON DRIVE SUITE 230
MIAMI, FL. 33126

Title: D
ELIZABETH N GARCIA
5775 BLUE LAGOON DRIVE #230
MIAMI, FL. 33126

Title: D
JORGE J GARCIA
3650 BATTERSEA ROAD
COCONUT GROVE, FL. 33133

Title: P
RICHARD A GARCIA
3650 BATTERSEA ROAD
COCONUT GROVE, FL. 33133

Article VIII

The effective date for this corporation shall be:

06/01/2005