A.B.S. PARALES AL AND TAX SERVICES, Inc.

7628-5 103rd Street Jacksonville, FL 32210 904-777-1533

May 23, 2001

Department of State Division Of Corporations P.O. BOX 6327 Tallahassee, FL 32314

RE: Articles of Incorporation

Dear Sir:

Please find enclosed the original and 1 copy of the Articles of Incorporation for . If you have any questions, please contact me at 904-777-1533.

Jeffrey L. Hill ABS Paralegal

7628-5 103rd St.

Jacksonville, FL 32210

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ARTICLES OF INCORPORATION

The undersigned incorporator's, for the purpose of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I. NAME

The name of the Corporation shall be: Anti-Fraud Coalition, Inc.

ARTICLE II. PRINCIPAL OFFICE

Its principal place of business and mailing address of this corporation shall be: 7961 Normandy Blvd. Suite 101 Jacksonville, FL 32221

ARTICLE III. PURPOSE:

The specific purpose(s) for which the corporation is organized is: To help deter fraud on the Internet.

ARTICLE IV. MANNER OF ELECTION OF DIRECTORS

The manner in which the directors are elected or appointed is: The directors will be voted by the participating members on an annual basis.

ARTICLE V. INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Heidi Tetreault 920 Grant Street Longwood, Florida 32750

ARTICLE VI. INCORPORATOR(S)

The name and address of the incorporator to these Articles of Incorporation

Deborah Busch 7961 Normandy Blvd. #101 Jacksonville, FL 32221 David Busch W404 Veterans Ave. Sherwood, WI 54169

Deborah Busch, Incorporator

David Busch, Incorporator

Having been named as registered agent and to accept service of process for the above stated corporation at the place of designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature/ Registered Agent: Heidi Tetreault

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