

**Electronic Articles of Incorporation
For**

**N02000000996
FILED
February 11, 2002
Sec. Of State**

GLOBAL CREDIT MANAGEMENT, 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:

GLOBAL CREDIT MANAGEMENT, INC.

Article II

The principal place of business address:

23123 STATE ROAD 7
SUITE 340
BOCA RATON, FL. US 33428

The mailing address of the corporation is:

23123 STATE ROAD 7
SUITE 340
BOCA RATON, FL. US 33428

Article III

The specific purpose for which this corporation is organized is:

CONSUMER EDUCATION

Article IV

The manner in which directors are elected or appointed is:

WILL BE PROVIDED IN BYLAWS

Article V

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

CHRISTOPHER BOULAHANIS
359 SOUTH COUNTRY CLUB BOULEVARD
BOCA RATON, FL. US 33487

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

Registered Agent Signature: CHRISTOPHER BOULAHANIS

Article VI

The name and address of the incorporator is:

CHRISTOPHER BOULAHANIS
359 SOUTH COUNTRY CLUB BOULEVARD
BOCA RATON
FLORIDA 33487

Incorporator Signature: CHRISTOPHER BOULAHANIS

Article VII

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

Title: PD
CHRISTOPHER BOULAHANIS
359 SOUTH COUNTRY CLUB BOULEVARD
BOCA RATON, FL. US 33487

Title: D
ALEXANDER BOULAHANIS
359 SOUTH COUNTRY CLUB BOULEVARD
BOCA RATON, FL. US 33487

Title: D
MATHEW T WILLIAMS
743 SIESTA KEY TRAIL, APT 1225
DEERFIELD BEACH, FL. US 33441

Title: D
FRANCIE CORWIN
4753 SW 13TH PLACE
DEERFIELD BEACH, FL. US 33442

Title: D
JANICE MOONEY
359 SOUTH COUNTRY CLUB BOULEVARD
BOCA RATON, FL. US 33487