Electronic Articles of Incorporation For

N02000007398 FILED September 27, 2002 Sec. Of State

FEDERAL FAIR CREDIT SYSTEM, 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:

FEDERAL FAIR CREDIT SYSTEM, INC.

Article II

The principal place of business address:

801 INTERNATIONAL PARKWAY FIFTH FLOOR LAKE MARY, FL. 32746

The mailing address of the corporation is:

801 INTERNATIONAL PARKWAY FIFTH FLOOR LAKE MARY, FL. 32746

Article III

The specific purpose for which this corporation is organized is: FINANCIAL EDUCATION

Article IV

The manner is which directors are elected or appointed is: APPOINTMENT

Article V

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

JUSTIN R HARPER 587 MASALO PLACE LAKE MARY, FL. 32746 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JUSTIN HARPER

Article VI

The name and address of the incorporator is:

LINDA HARPER 587 MASALO PLACE LAKE MARY, FL 32746

Incorporator Signature: LINDA HARPER

Article VII

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

Title: P LINDA L HARPER 587 MASALO PLACE LAKE MARY, FL. 32746 US

Title: VP LEE MOSHER 7 THOMAS STREET SPRINGVALE, ME. 04083 US

Title: SEC RICHARD M HARPER JR. 587 MASALO PLACE LAKE MARY, FL. 32746 US

Title: TREA RICHARD M HARPER JR. 587 MASALO PLACE LAKE MARY, FL. 32746 US