Electronic Articles of Incorporation For

N02000007966 FILED October 17, 2002 Sec. Of State

CREDIT-PROTECT CONSOLIDATION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is: CREDIT-PROTECT CONSOLIDATION, INC.

Article II

The principal place of business address:

10314 GREENTRAIL DRIVE N. BOYNTON BEACH, FL. US 33436

The mailing address of the corporation is:

10314 GREENTRAIL DRIVE N. BOYNTON BEACH, FL. US 33436

Article III

The specific purpose for which this corporation is organized is:

THIS IS A NOT-FOR-PROFIT CORPORATION ORGANIZED UNDER CHAPTER 617, NOT FOR THE PRIVATE GAIN OF ANY PERSON. TO ACT AS A CREDIT SERVICE ORGANIZATION BY PROVIDING CREDIT COUNSELING AND UNSECURED DEBT CONSOLIDATION TO THE PUBLIC.

Article IV

The manner is which directors are elected or appointed is:

IS AS STATED IN THE BYLAWS

Article V

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

CHRISTOPHER L FOLTZ 10314 GREENTRAIL DRIVE N. BOYNTON BEACH, FL. 33436 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CHRISTOPHER FOLTZ

Article VI

The name and address of the incorporator is:

CHRISTOPHER FOLTZ 10314 GREENTRAIL DRIVE N. BOYNTON BEACH, FL 33436

Incorporator Signature: CHRISTOPHER FOLTZ

Article VII

The effective date for this corporation shall be:

10/11/2002