

**Electronic Articles of Incorporation
For**

N03000001502
FILED
February 20, 2003
Sec. Of State

CREDITABILITY, 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:
CREDITABILITY, INC.

Article II

The principal place of business address:
3060 ALT 19 N
B-14
PALM HARBOR, FL. 34683

The mailing address of the corporation is:
PO BOX 1133
PALM HARBOR, FL. 34682-113

Article III

The specific purpose for which this corporation is organized is:
TO EDUCATE AND COACH INDIVIDUALS HOW TO PREVENT, STOP AND
CURE THE "FINANCIAL AND EMOTIONAL RAPE" ASSOCIATED WITH
IDENTITY THEFT.

Article IV

The manner in which directors are elected or appointed is:
2/3 MAJORITY VOTE

Article V

The name and Florida street address of the registered agent is:
PATRICIA L PLOUNT
156 SUNWARD AVE
PALM HARBOR, FL. 34684

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

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Registered Agent Signature: PATRICIA L. PLOUNT

Article VI

The name and address of the incorporator is:

PATRICIA L. PLOUNT
PO BOX 1133
PALM HARBOR, FL 34683-1133

Incorporator Signature: PATRICIA L. PLOUNT

Article VII

The effective date for this corporation shall be:

02/20/2003