

**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