Electronic Articles of Incorporation For

N03000001692 FILED February 26, 2003 Sec. Of State

AKIN FINANCIAL SERVICES, 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: AKIN FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

2180 HARBOR LN NAPLES, FL. 34104

The mailing address of the corporation is:

2180 HARBOR LN NAPLES, FL. 34104

Article III

The specific purpose for which this corporation is organized is: CREDIT MANAGEMENT & CONSUMER EDUCATION

Article IV

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

Article V

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

RICARDO R COLON 2180 HARBOR LN NAPLES, FL. 34104 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICARDO R. COLON

Article VI

The name and address of the incorporator is:

RICARDO R. COLON 2180 HARBOR LN. NAPLES, FL. 34104

Incorporator Signature: RICARDO R. COLON

Article VII

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

Title: P FELIX CHIVANDIRE 1 KNOLLWOOD LANE PUTNAM, CT. 06260

Title: V MIKALAI VARNITSKI 2901 PINE RUN RD STE. 204 NAPLES, FL. 34109

Article VIII

The effective date for this corporation shall be:

02/26/2003