Electronic Articles of Incorporation For

N03000003132 FILED April 11, 2003 Sec. Of State

DAYSPRING CREDIT COUNSELORS 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:

DAYSPRING CREDIT COUNSELORS INC.

Article II

The principal place of business address:

4729 39TH AVE N. SUITE 106 SAINT PETERSBURG, FL. 33714

The mailing address of the corporation is:

4729 39TH AVE N. SUITE 106 SAINT PETERSBURG, FL. 33714

Article III

The specific purpose for which this corporation is organized is:

PROVIDE CREDIT COUNSELING & DEBT MANAGEMENT SERVICES TO CONSUMERS.

Article IV

The manner is which directors are elected or appointed is:

WILL BE STATED IN THE BY-LAWS.

Article V

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

DAVID R VOGEL 4729 39TH AVE N. SUITE 106 SAINT PETERSBURG, FL. 33714 I certify that I am familiar with and accept the responsibilities of registered agent.

N03000003132 FILED April 11, 2003 Sec. Of State

Registered Agent Signature: DAVID R. VOGEL

Article VI

The name and address of the incorporator is:

DAVID R. VOGEL 4729 39TH AVE N. SUITE 106 SAINT PETERSBURG, FL 33714

Incorporator Signature: DAVID R. VOGEL

Article VII

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

Title: PRES DAVID R VOGEL 4729 39TH AVE N. SUITE 106 SAINT PETERSBURG, FL. 33714

Article VIII

The effective date for this corporation shall be:

04/10/2003