Electronic Articles of Incorporation For

N03000004505 FILED May 28, 2003 Sec. Of State

BRYANT COHEN & ASSOCIATES, 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: BRYANT COHEN & ASSOCIATES, INC.

Article II

The principal place of business address:

1202 12TH LANE GREEN ACRES, FL. US 33463

The mailing address of the corporation is:

1202 12TH LANE GREEN ACRES, FL. US 33463

Article III

The specific purpose for which this corporation is organized is: CONSUMER DEBT CONSOLIDATION

Article IV

The manner is which directors are elected or appointed is: DIRECTORS ARE ELECTED BY MAJORITY VOTE

Article V

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

CORPORATION SERVICE COMPANY 1201 HAYS STREET TALLAHASSEE, FL. 32301

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

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Registered Agent Signature: LYNETTE COLEMAN

Article VI

The name and address of the incorporator is:

THE COMPANY CORPORATION 2711 CENTERVILLE ROAD SUITE 400 WILMINGTON, DE 19808

Incorporator Signature: LYNETTE COLEMAN