Electronic Articles of Incorporation For

N03000010641 FILED December 10, 2003 Sec. Of State

CREDITCINE, 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: CREDITCINE, INC.

Article II

The principal place of business address:

10181 W. SAMPLE RD. SUITE #203 CORAL SPRINGS, FL. 33076

The mailing address of the corporation is:

10181 W. SAMPLE RD. SUITE #203 CORAL SPRINGS, FL. 33076

Article III

The specific purpose for which this corporation is organized is: DEBT CONSOLIDATION AND CREDIT COUNSELING.

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:

TRACY LENTZ-THOMAS 5879 NW 119 DR. CORAL SPRINGS, FL. 33076

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

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Registered Agent Signature: TRACY LENTZ-THOMAS

Article VI

The name and address of the incorporator is:

TRACY LENTZ-THOMAS 5879 NW 119 DRIVE CORAL SPRINGS, FL 33076

Incorporator Signature: TRACY LENTZ-THOMAS

Article VII

The effective date for this corporation shall be:

12/08/2003