

**Electronic Articles of Incorporation
For**

**N04000000758
FILED
January 21, 2004
Sec. Of State**

PALMER & PRICE GROUP 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:

PALMER & PRICE GROUP INC

Article II

The principal place of business address:

3107 SPRING GLEN RD
SUITE 212
JACKSONVILLE, FL. 32207

The mailing address of the corporation is:

3107 SPRING GLEN RD
SUITE 212
JACKSONVILLE, FL. 32207

Article III

The specific purpose for which this corporation is organized is:

HELPING LOW INCOME INDIVIDUALS IMPROVE THEIR CREDIT SCORES
SO THEY MAY QUALIFY FOR MORTGAGES.

Article IV

The manner in which directors are elected or appointed is:

PROXY OR ELECTION

Article V

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

PALMER & PRICE CREDIT GROUP
3107 SPRING GLEN RD
SUITE 212
JACKSONVILLE, FL. 32207

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

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Registered Agent Signature: STANLEY PRICE

Article VI

The name and address of the incorporator is:

PALMER & PRICE CREDIT GROUP INC
3107 SPRING GLEN RD
SUITE # 212
JACKSONVILLE, FL 32207

Incorporator Signature: STANLEY PRICE

Article VII

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

Title: P
STANLEY J PRICE
2637 COLLEGE ST
JACKSONVILLE, FL. 32204

Title: P
LEANDER D PALMER
11990 BEACH BLVD #123
JACKSONVILLE, FL. 32246

Article VIII

The effective date for this corporation shall be:

01/20/2004