Electronic Articles of Incorporation For

N04000010240 FILED November 01, 2004 Sec. Of State sprather

BROAD REACH SOLUTION SERVICES 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:

BROAD REACH SOLUTION SERVICES INC.

Article II

The principal place of business address:

429 SOUTH TYNDALL PKWY M PANAMA CITY, FL. 32404

The mailing address of the corporation is:

429 SOUTH TYNDALL PKWY M PANAMA CITY, FL. 32404

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE CONSUMERS EDUCATION ON CREDIT COUNSELING, DEBT MANAGEMENT, AND COUNSELING ON HOME OWNERSHIP.FIRST TIME HOMEBUYER EDUCATION, EDUCATING CONSUMER ON STATE FUNDED PROGRAMS SUCH SHIP PROGRAMS, USDA PROGRAMS.

Article IV

The manner is which directors are elected or appointed is: BY CEO

Article V

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

HENRY L BARNES 429 S.TYNDALL PKWY M PANAMA CITY, FL. 32404 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: HENRY L BARNES

N04000010240 FILED November 01, 2004 Sec. Of State sprather

Article VI

The name and address of the incorporator is:

HENRY L BARNES 429 SOUTH TYNDALL PKWY SUITE M PANAMA CITY , FL 32404

Incorporator Signature: HENRY L.BARNES

Article VII

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

Title: CEO HENRY L BARNES 429 S. TYNDALL PKWY SUITE M PANAMA CITY, FL. 32404

Title: P HENRY L BARNES 429 S. TYNDALL PKWY SUITE M PANAMA CITY, FL. 32404

Title: VP LACHETA C SAUL 6406 CHIPWA ST PANAMA CITY, FL. 32404

Title: SEC JANINA O BARNES 6406 6406 CHIPWA ST PANAMA CITY, FL. 32404

Article VIII

The effective date for this corporation shall be:

11/01/2004