

**Electronic Articles of Incorporation
For**

N05000001145
FILED
February 03, 2005
Sec. Of State
Ipooe

REPAIRING CREDIT, 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:

REPAIRING CREDIT, INC.

Article II

The principal place of business address:

8569 PINES BLVD
SUITE 208
PEMBROKE PINES, FL. 33024

The mailing address of the corporation is:

8569 PINES BLVD
SUITE 208
PEMBROKE PINES, FL. 33024

Article III

The specific purpose for which this corporation is organized is:

EDUCATION AND ASSISTANCE PROVIDING CREDIT REPAIR SERVICES.

Article IV

The manner in which directors are elected or appointed is:

2/3 MAJORITY

Article V

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

AVALON SETTLEMENT & CREDIT REPAIR, INC.
8569 PINES BLVD
SUITE 208
PEMBROKE PINES, FL. 33024

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

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Registered Agent Signature: SHELLEY JEROME

Article VI

The name and address of the incorporator is:

AVALON SETTLEMENT & CREDIT REPAIR, INC.
8569 PINES BLVD
SUITE 208
PEMBROKE PINES, FL 33024

Incorporator Signature: SHELLEY JEROME

Article VII

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

Title: P
SHELLEY M JEROME
8569 PINES BLVD, SUITE: 205
PEMBROKE PINES, FL. 33024

Title: VP
AVALON SETTLEMENT & CREDIT REPAIR, INC.
8569 PINES BLVD, SUITE: 208
PEMBROKE PINES, FL. 33024

Article VIII

The effective date for this corporation shall be:

02/01/2005