

**Electronic Articles of Incorporation
For**

N06000000879
FILED
January 27, 2006
Sec. Of State
clewis

CONSUMER EDUCATIONAL CREDIT SERVICE 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:

CONSUMER EDUCATIONAL CREDIT SERVICE INC

Article II

The principal place of business address:

7269 WEST SUNRISE BLVD
PLANTATION, FL. US 33313

The mailing address of the corporation is:

7269 WEST SUNRISE BLVD
PLANTATION, FL. US 33313

Article III

The specific purpose for which this corporation is organized is:

PURPOSE IS TO EDUCATE CONSUMERS ON HOME PURCHASING IDENTITY
THEFT CREDIT FRAUD AND OTHER ASPECT ON CONSUMER PERSONAL
FINANCES.

Article IV

The manner in which directors are elected or appointed is:

APPOINTED

Article V

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

CHERYL A GASTON
7269 WEST SUNRISE BLVD
PLANTATION, FL. 33313

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

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Registered Agent Signature: CHERYL A GASTON

Article VI

The name and address of the incorporator is:

CHERYL ANN GASTON
7269 WEST SUNRISE BLVD

PLANTATION, FL 33313

Incorporator Signature: CHERYL ANN GASTON

Article VII

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

Title: P
CHERYL A GASTON
7269 WEST SUNRISE BLVD
PLANTATION, FL. 33313 US

Title: VP
HELEN C COPELAND
7269 WEST SUNRISE BLVD
PLANTAION, FL. 33313 US

Article VIII

The effective date for this corporation shall be:

01/20/2006