

**Electronic Articles of Incorporation  
For**

N06000003695  
FILED  
April 04, 2006  
Sec. Of State  
bmcknight

A & R CREDIT REPAIR SERVICES, 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:

A & R CREDIT REPAIR SERVICES, INC.

**Article II**

The principal place of business address:

3048 JORDAN HEIGHTS COURT  
LAKELAND, FL. 33810

The mailing address of the corporation is:

3048 JORDAN HEIGHTS COURT  
LAKELAND, FL. 33810

**Article III**

The specific purpose for which this corporation is organized is:

SERVING AS A CREDIT CONSULTING COMPANY TO HELP IMPROVE  
PEOPLE'S CREDIT & HELP PEOPLE LEARN HOW TO BETTER MANAGE  
THEIR BILLS.

**Article IV**

The manner in which directors are elected or appointed is:

AS STATED IN THE BYLAWS

**Article V**

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

ANDREA N PHILIP  
3048 JORDAN HEIGHTS COURT  
LAKELAND, FL. 33810

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

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Registered Agent Signature: ANDREA N. PHILIP

### **Article VI**

The name and address of the incorporator is:

ANDREA NICOLE PHILIP  
3048 JORDAN HEIGHTS COURT

LAKELAND, FL 33810

Incorporator Signature: ANDREA N. PHILIP

### **Article VII**

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

Title: CEO  
ANDREA N PHILIP  
3048 JORDAN HEIGHTS COURT  
LAKELAND, FL. 33810

### **Article VIII**

The effective date for this corporation shall be:

04/04/2006