

**Electronic Articles of Incorporation
For**

N10000008722
FILED
September 16, 2010
Sec. Of State
jshivers

THE ABLE CREDIT INITIATIVE CORPORATION

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:

THE ABLE CREDIT INITIATIVE CORPORATION

Article II

The principal place of business address:

1000 5TH AVENUE
200
MIAMI BEACH, FL. US 33139

The mailing address of the corporation is:

18560 N BAY ROAD
SUNNY ISLES BEACH, FL. US 33160

Article III

The specific purpose for which this corporation is organized is:

WE WILL PROVIDE FREE CONSUMER CREDIT EDUCATION,
IDENTITY □ □ PROTECTION INFORMATION AND FRAUD RESOLUTION
ASSISTANCE TO □ □ SOUTH FLORIDA COMMUNITY MEMBERS.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

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

VMS SOUTH, LLC
173 SW HATTERAS COURT
PALM CITY, FL. 34990

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

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Registered Agent Signature: KYLE LAZARUS

Article VI

The name and address of the incorporator is:

KYLE LAZARUS
18560 N BAY ROAD

SUNNY ISLES BEACH, FL 33160

Incorporator Signature: KYLE LAZARUS

Article VII

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

Title: S
VMS SOUTH, LLC
173 SW HATTERAS COURT
PALM CITY, FL. 34990 US

Title: ED
KYLE G LAZARUS
18560 N BAY ROAD
SUNNY ISLES BEACH, FL. 33160 US

Title: T
MONIQUE M LAZARUS
18560 N BAY ROAD
SUNNY ISLES BEACH, FL. 33160 US