CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32301 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

Art of Inc. File LTD Partnership File_ Foreign Corp. File L.C. File_ Fictitious Name File Trade/Service Mark Merger File_ Art. of Amend. File RA Resignation_ Dissolution / Withdrawal Annual Report / Reinstatement Cert. Copy_ Photo Copy__ Certificate of Good Standing Certificate of Status: Certificate of Fictitions Name: Corp Record Search Officer Search Fictitious Search Fictitious Owner Search Signature Vehicle Search Driving Record UCC 1 or 3 File Requested by: UCC 11 Search Date Name UCC 11 Retrieval Will Pick Up Courier_

ARTICLES OF INCORPORATION OF AC CREDIT COUNSELING, INC.

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ARTICLE I NAME

The name of this corporation shall be AC Credit Counseling, Inc.

ARTICLE II TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE III PURPOSE

This corporation is organized for the purpose of transacting any or all lawful activity except banking.

ARTICLE IV CAPITAL STOCK

This corporation is authorized to issue 100 shares of common stock, all with a par value of \$1.00. This class of stock shall have unlimited voting rights and be entitled to receive the net assets of the corporation upon its dissolution.

ARTICLE V PRINCIPAL OFFICE

The street address of the principal office of this corporation is 10570 South Federal Highway, Suite 203, Port St. Lucie, Florida 34952.

ARTICLE VI DIRECTORS

This corporation shall have two (2) directors initially. The number of directors maybe either increased or diminished from time to time by the By-Laws but shall never be less

than one (1). The name and address of the initial Directors of this corporation is:

Chad S. Paiva 10570 South Federal Highway, Suite 203 Port St. Lucie, Florida 34952

David Lloyd Merrill 10570 South Federal Highway, Suite 203 Port St. Lucie, Florida 34952

ARTICLE VII INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered agent of this corporation is:

10570 South Federal Highway, Suite 203 Port St. Lucie, Florida 34952

The name of the initial registered agent of this corporation at that address is:

David Lloyd Merrill

ARTICLE VIII INCORPORATOR

The name and address of the person signing these articles is:

David Lloyd Merrill 10570 South Federal Highway, Suite 203 Port St. Lucie, Florida 34952

ARTICLE IX AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed to them by the shareholders, and approved at a shareholders' meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of

Incorporation be made.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 22 d day of March, 2001.

David Lloyd Merrill Incorporator

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for the above-stated corporation, at the place designated in the foregoing Articles of Incorporation, I hereby agree to act in that capacity and I further agree to comply with the provisions of all Statutes relative to the property and complete performance of my duties.

DATED this the \(\frac{72^d}{}\) day of March, 2001.

David Lloyd Merrill Registered Agent

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SECRETARY OF STATE
ASSEE, FLORIDA