Electronic Articles of Incorporation For

P01000067706 FILED July 10, 2001 Sec. Of State

CAPITAL CREDIT ASSOCIATION, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

CAPITAL CREDIT ASSOCIATION, INC.

Article II

The principal place of business address:

290 SOUTH COCOANUT AVENUE SUITE 4 SARASOTA, FL. 34236

The mailing address of the corporation is:

290 SOUTH COCOANUT AVENUE SUITE 4 SARASOTA, FL. 34236

Article III

The purpose for which this corporation is organized is:

SALES- HEALTH AND OTHER BENEFIT PACKAGES

Article IV

The number of shares the corporation is authorized to issue is:

200

P01000067706 FILED July 10, 2001 Sec. Of State

Article V

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

HARRY G MENEFEE 3322B CHESHIRE LANE SARASOTA, FL. 34237

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

Registered Agent Signature: HARRY MENEFEE

Article VI

The name and address of the incorporator is:

HARRY G. MENEFEE 3322B CHESHIRE LANE SARASOTA, FL 34237

Incorporator Signature: HARRY MENEFEE