

**Electronic Articles of Incorporation
For**

**P01000083776
FILED
August 24, 2001
Sec. Of State**

AMERICAN CREDIT COUNSELING 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:

AMERICAN CREDIT COUNSELING INC.

Article II

The principal place of business address:

21452 WOODCHUCK LANE
BOCA RATON, FL. 33428

The mailing address of the corporation is:

21452 WOODCHUCK LANE
BOCA RATON, FL. 33428

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

1000

Article V

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

ALAN SILVERBERG
21452 WOODCHUCK LANE
BOCA RATON, FL. 33428

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

Registered Agent Signature: ALAN SILVERBERG

Article VI

The name and address of the incorporator is:

ALAN SILVERBERG
21452 WOODCHUCK LANE
BOCA RATON, FL
33428

Incorporator Signature: ALAN SILVERBERG