

**Electronic Articles of Incorporation  
For**

**P02000016799  
FILED  
February 13, 2002  
Sec. Of State**

CREDIT DOCTOR U.S.A.,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:

CREDIT DOCTOR U.S.A.,INC.

**Article II**

The principal place of business address:

11635 N MAIN STREET  
JACKSONVILLE, FL. 32218

The mailing address of the corporation is:

11635 N MAIN STREET  
JACKSONVILLE, FL. 32218

**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:

100

**Article V**

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

BD EDMONSON  
11635 NORTH MAIN ST  
JACKSONVILLE, FL. 32218

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

Registered Agent Signature: BO EDMONSON

**Article VI**

The name and address of the incorporator is:

GEORGE EDMONDSON  
11635 NORTH MAIN ST  
JACKSONVILLE FLORIDA

Incorporator Signature: GEORGE EDMONDSON