

**Electronic Articles of Incorporation  
For**

**P02000046018  
FILED  
April 26, 2002  
Sec. Of State**

ABCQ 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:

ABCQ CREDIT COUNSELING, INC.

**Article II**

The principal place of business address:

670 HIBISCUS ROAD  
CASSELBERRY, FL. 32707

The mailing address of the corporation is:

670 HIBISCUS ROAD  
CASSELBERRY, FL. 32707

**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:

5000 SHARES AT \$0.01 PAR VALUE PER SHARE

**Article V**

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

JOHN SIMPSON  
120 MONTEREY OAKS DRIVE  
SANFORD, FL. 32771

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

Registered Agent Signature: JOHN SIMPSON

**Article VI**

The name and address of the incorporator is:

THE COMPANY CORPORATION  
2711 CENTERVILLE ROAD  
SUITE 400  
WILMINGTON, DE 19808

Incorporator Signature: DEBORAH D. SKIPPER

**Article VII**

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

Title: D  
JOHN SIMPSON  
120 MONTEREY OAKS DRIVE  
SANFORD, FL. 32771

Title: D  
BRANDON KIDD  
105 PERIWINKLE KEY DRIVE  
OCOE, FL. 34761

Title: D  
APRIL ALEXANDER  
5833 FOLKSTONE LANE  
ORLANDO, FL. 32822