Electronic Articles of Incorporation For

P02000059731 FILED May 30, 2002 Sec. Of State

CREDIT SHIELD COUNSELING SERVICES, 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 SHIELD COUNSELING SERVICES, INC.

Article II

The principal place of business address:

7355 NW 51ST STREET FORT LAUDERDALE, FL. 33319

The mailing address of the corporation is:

7355 NW 51ST STREET FORT LAUDERDALE, FL. 33319

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

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Article V

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

MARY AMENDOLARO 7355 NW 51ST STREET FORT LAUDERDALE, FL. 33319

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

Registered Agent Signature: MARY AMENDOLARO

Article VI

The name and address of the incorporator is:

MARY AMENDOLARO 7355 NW 51ST STREET

FORT LAUDERDALE, FL 33319

Incorporator Signature: MARY AMENDOLARO

Article VII

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

Title: P MARY AMENDOLARO 7355 NW 51ST STREET FORT LAUDERDALE, FL. 33319

Title: S JAMES P AMENDOLARO 7355 NW 51ST STREET FORT LAUDERDALE, FL. 33319