

**Electronic Articles of Incorporation
For**

P02000068251
FILED
June 20, 2002
Sec. Of State

THE FRAUD PRACTICE 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:

THE FRAUD PRACTICE INC.

Article II

The principal place of business address:

6255 BARTON CREEK CIRCLE
LAKEWORTH, FL. 33463

The mailing address of the corporation is:

2800 EAST COMMERCIAL BLVD
STE 208
FT. LAUDERDALE, FL. 33308

Article III

The purpose for which this corporation is organized is:

HELPING MERCHANTS TO MANAGE CREDIT CARD LOSSES

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:

ALLEN H KATZ
2800 EAST COMMERCIAL BLVD
STE 208
FT. LAUDERDALE, FL. 33308

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

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Registered Agent Signature: ALLEN H KATZ

Article VI

The name and address of the incorporator is:

DAVID MONTAGUE
6255 BARTON CREEK CIRCLE
LAKE WORTH, FL. 33463

Incorporator Signature: DAVID MONTAGUE

Article VII

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

Title: P
DAVID MONTAGUE
6255 BARTON CREEK CIRCLE
LAKE WORTH, FL. 33463