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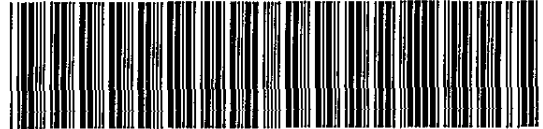
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 OCT 25 AM 10:33

T. SMITH OCT 28 2002

TRANSMITTAL LETTER

Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

SUBJECT: A Affordable Credit Services, Inc.

FROM: Jason Friedman
7109 Lake Worth Road
Lake Worth, FL 33467

For further information concerning this matter, please call Jason Friedman at (561) 305-1530.

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$ 78.75 for Filing Fee

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 OCT 25 AM 10:33

**ARTICLES OF INCORPORATION
OF
A AFFORDABLE CREDIT SERVICES, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of this corporation is: A Affordable Credit Services, Inc.

ARTICLE II

The street address of the principal place of business of the corporation is: 7109 Lake Worth Road, Lake Worth, FL 33467.

ARTICLE III

The maximum number of shares this corporation is authorized to issue is 1000, par value \$1.00 per share, all of which shall be common shares. All common shares shall be identical with each other in every respect and the holders of common shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE IV

The initial street address of the corporation's registered office is: 7109 Lake Worth Road, Lake Worth, Florida, 33467. The initial registered agent for the corporation at that address is: Jason Friedman.

ARTICLE V

The name and street address of the incorporator of these articles of incorporation is:

Name	Address
Jason Friedman	7109 Lake Worth Road Lake Worth, FL 33467

The undersigned has executed these articles of incorporation



Jason Friedman
Incorporator

10/23/02

Date

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.



Jason Friedman
Registered Agent

10/23/02

Date

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