Electronic Articles of Incorporation For

P02000130677 FILED December 12, 2002 Sec. Of State

THE CREDIT MATRIX, 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 CREDIT MATRIX, INC.

Article II

The principal place of business address:

10542 S US HWY 1 PORT ST LUCIE, FL. US 34952

The mailing address of the corporation is:

10542 S US HWY 1 PORT ST LUCIE, FL. US 34952

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:

Article V

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

CONSIE MORGAN 1662 SW AIROSO BLVD PORT ST LUCIE, FL. 34984 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CONSIE MORGAN

Article VI

The name and address of the incorporator is:

NATASHA G. POTIER 10542 S US HWY 1 PORT ST LUCIE, FL 34952

Incorporator Signature: NATASHA G. POTIER

Article VII

The effective date for this corporation shall be:

12/07/2002