

**Electronic Articles of Incorporation
For**

P03000017366
FILED
February 13, 2003
Sec. Of State

CONSUMER CREDIT COUNSELING BUREAU, 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:

CONSUMER CREDIT COUNSELING BUREAU, INC.

Article II

The principal place of business address:

853 MAIN ST
SUITE 212
TEWKSBURY, MA. 01876

The mailing address of the corporation is:

PO BOX 421
TEWKSBURY, MA. 01876

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

Article V

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

ERIC S NABYDOSKI
85 FREMONT AVE
#803
DAYTONA BEACH, FL. 32114

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

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Registered Agent Signature: ERIC NABYDOSKI

Article VI

The name and address of the incorporator is:

ERIC NABYDOSKI
28 VICTOR ST APT 21
HAVERHILL MA 01835

Incorporator Signature: ERIC NABYDOSKI

Article VII

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

Title: P
ERIC S NABYDOSKI
853 MAIN ST SUITE 212
TEWKSBURY, MA. 01876

Article VIII

The effective date for this corporation shall be:

02/13/2003