

**Electronic Articles of Incorporation
For**

**P03000048178
FILED
April 30, 2003
Sec. Of State**

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:

CREDIT COUNSELING BUREAU, INC.

Article II

The principal place of business address:

799 SOUTH NOVA RD
ORMOND BEACH, FL. 32174

The mailing address of the corporation is:

799 SOUTH NOVA RD
ORMOND BEACH, FL. 32174

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:

SARA R SWEENEY
799 SOUTH NOVA RD
ORMOND BEACH, FL. 32174

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

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Registered Agent Signature: SARA SWEENEY

Article VI

The name and address of the incorporator is:

SARA SWEENEY
16 SUNRISE AVE
ORMOND BEACH FL 32176

Incorporator Signature: SARA SWEENEY

Article VII

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

Title: P
SARA R SWEENEY
799 SOUTH NOVA RD
ORMOND BEACH, FL. 32174

Title: VP
ERIC S NABYDOSKI
799 SOUTH NOVA RD
ORMOND BEACH, FL. 32174

Article VIII

The effective date for this corporation shall be:

04/28/2003