

**Electronic Articles of Incorporation
For**

**P03000051948
FILED
May 12, 2003
Sec. Of State**

CREDIT ADVISORS, 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 ADVISORS, INC.

Article II

The principal place of business address:
PO BOX 2011
SILVER SPRINGS, FL. US 34489

The mailing address of the corporation is:
PO BOX 2011
SILVER SPRINGS, FL. US 34489

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:
JAMES A LALLY
5164 NE 60TH TERR
SILVER SPRINGS, FL. 34488

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

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Registered Agent Signature: JAMES A LALLY

Article VI

The name and address of the incorporator is:

JAMES A LALLY
PO BOX 2011
SILVER SPRINGS, FL
34489, US

Incorporator Signature: JAMES A LALLY

Article VII

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

Title: P
JAMES A LALLY
5164 NE 60TH TERR
SILVER SPRINGS, FL. 34488 US

Title: T
SALVATORE T GRANATA
5164 NE 60TH TERR
SILVER SPRINGS, FL. 34488 US

Article VIII

The effective date for this corporation shall be:

05/08/2003