Electronic Articles of Incorporation For

P03000060385 FILED June 02, 2003 Sec. Of State

CREDIT SYSTEMS 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 SYSTEMS INC.

Article II

The principal place of business address:

2805 E OAKLAND PARK BLVD 162 FT LAUDERDALE, FL. 33306

The mailing address of the corporation is:

2805 E OAKLAND PARK BLVD 162 FT LAUDERDALE, FL. 33306

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: 1000

Article V

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

JOHN REECH 2805 E OAKLAND PK BLVD #162 FT LAUDERDALE, FL. 33306 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN REECH

Article VI

The name and address of the incorporator is:

JOHN REECH 2805 E OAKLAND PARK BLVD #162 FT. LAUDERDALE, FL US

Incorporator Signature: JOHN REECH

Article VII

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

Title: V JENNIFER NICHOLS 2805 E OAKLAND PARK BLVD #162, FL. 33062

Article VIII

The effective date for this corporation shall be: 05/31/2003