

**Electronic Articles of Incorporation
For**

P03000060842
FILED
June 03, 2003
Sec. Of State

CREDIT GUIDANCE COUNCILLORS (NA) 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 GUIDANCE COUNCILLORS (NA) INC.

Article II

The principal place of business address:

7481 W. OAKLAND PK. BLVD
205
FT. LAUDERDALE, FL. US 33319

The mailing address of the corporation is:

7481 W. OAKLAND PK. BLVD
205
FT. LAUDERDALE, FL. US 33319

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:

ANTHONY A D' OYLEY SR
7481 W. OAKLAND PK. BLVD
205
FT. LAUDERDALE, FL. FL

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

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Registered Agent Signature: ANTHONY A. D' OYLEY SR

Article VI

The name and address of the incorporator is:

ANTHONY A. D' OYLEY SR
7481 W OAKLAND PK. BLVD .
SUITE 205
FT. LAUDERDALE

Incorporator Signature: ANTHONY A. D' OYLEY SR

Article VII

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

Title: P
ANTHONY A D' OYLEY SR
7481 W. OAKLAND PK. BLVD. 3 205
FT. LAUDERDALE, FL. 33319 US

Title: VP
CLAUDETTE A HAYLES
7481 W. OAKLAND PK. BLVD.
FT. LAUDERDALE, FL. 33319 US