Electronic Articles of Incorporation For

P03000081715 FILED July 25, 2003 Sec. Of State

CREDIT -R- US, 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 -R- US, INC.

Article II

The principal place of business address:

P.O. BOX 540887 MIAMI, FL. 33054

The mailing address of the corporation is:

P.O. BOX 540887 MIAMI, FL. 33054

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:

Article V

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

KIZZY BURKE-WEBB 16301 NW 23 COURT MIAMI. FL. 33054 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KIZZY BURKE-WEBB

Article VI

The name and address of the incorporator is:

DYNASTI ENTERPRISES, INC. P.O. BOX 960671 MIAMI, FL 33296-0671

Incorporator Signature: DYNASTI ENTERPRISES, INC.

Article VII

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

Title: P KIZZY BURKE-WEBB P.O. BOX 540887 MIAMI, FL. 33054

Article VIII

The effective date for this corporation shall be:

07/24/2003