

**Electronic Articles of Incorporation
For**

P03000091694
FILED
August 21, 2003
Sec. Of State

J. MARJAY, 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:

J. MARJAY, INC.

Article II

The principal place of business address:

3800 UNIVERSITY BLVD SOUTH
29
JACKSONVILLE, FL. 32216

The mailing address of the corporation is:

3800 UNIVERSITY BLVD SOUTH
29
JACKSONVILLE, FL. 32216

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:

1,000,000

Article V

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

CREATIVE DEBT RELIEF, INC
4600 TOUCHTON RD EAST
BUILDING 100 SUITE 150
JACKSONVILLE, FL. 32246

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

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Registered Agent Signature: CHARLES POLK

Article VI

The name and address of the incorporator is:

CREATIVE DEBT RELIEF, INC
4600 TOUCHTON RD EAST
BUILDING 100 SUITE 150
JACKSONVILLE, FL 32246

Incorporator Signature: CHARLES POLK

Article VII

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

Title: P
JONICE M SMITH
3800 UNIVERSITY BLVD SOUTH # 29
JACKSONVILLE, FL. 32216

Title: VP
JONICE M SMITH
3800 UNIVERSITY BLVD SOUTH # 29
JACKSONVILLE, FL. 32216

Title: T
JONICE M SMITH
3800 UNIVERSITY BLVD SOUTH # 29
JACKSONVILLE, FL. 32216

Title: S
JONICE M SMITH
3800 UNIVERSITY BLVD SOUTH # 29
JACKSONVILLE, FL. 32216

Article VIII

The effective date for this corporation shall be:

08/18/2003