Electronic Articles of Incorporation For

P03000145101 FILED December 04, 2003 Sec. Of State

H & J CREDIT REPAIR, 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:

H & J CREDIT REPAIR, INC.

Article II

The principal place of business address:

1019 NW 114TH AVE CORAL SPRINGS, FL. 33071

The mailing address of the corporation is:

1019 NW 114TH AVE CORAL SPRINGS, FL. 33071

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:

HEDY J BERMAN 1019 NW 114TH AVE CORAL SPRINGS, FL. 33071 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000145101 FILED December 04, 2003 Sec. Of State

Registered Agent Signature: HEDY J. BERMAN

Article VI

The name and address of the incorporator is:

HEDY J. BERMAN 1019 NW 114TH AVE. CORAL SPRINGS, FL 33071

Incorporator Signature: HEDY J. BERMAN

Article VII

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

Title: P HEDY J BERMAN 1019 NW 114TH AVE. CORAL SPRINGS, FL. 33071 US

Article VIII

The effective date for this corporation shall be:

12/03/2003