

**Electronic Articles of Incorporation
For**

**P03000149788
FILED
December 10, 2003
Sec. Of State**

UNITED CREDIT FOUNDATION CORP

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:

UNITED CREDIT FOUNDATION CORP

Article II

The principal place of business address:

5019 CORDOVA WAY SOUTH
SAINT PETERSBURG, FL. US 33712

The mailing address of the corporation is:

5019 CORDOVA WAY SOUTH
SAINT PETERSBURG, FL. US 33712

Article III

The purpose for which this corporation is organized is:

PROVIDE MARKETING AND CALL CENTER SUPPORT FOR NON PROFIT
ORGANISATIONS TO CONSOLIDATE ALL UNSECURED DEBT FOR
CLIENTS.

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:

H GOVENDER
5019 CORDOVA WAY SOUTH
SAINT PETERSBURG, FL. 33712

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

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Registered Agent Signature: HGOVENDER

Article VI

The name and address of the incorporator is:

H GOVENDER	5019	
CORDOVA WAY SOUTH		SAIN
T PETERSBURG, FL-33712		USA

Incorporator Signature: HGOVENDER

Article VII

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

Title: P
HELENA GOVENDER
5019 CORDOVA WAY SOUTH
SAINT PETERSBURG, FL. 33712 US

Title: VP
MACIEJ PAZDRO-WASOWICZ
5019 CORDOVA WAY SOUTH
SAINT PETERSBURG, FL. 33712 US

Article VIII

The effective date for this corporation shall be:

01/01/2004