Electronic Articles of Incorporation For

P04000016763 FILED January 22, 2004 Sec. Of State

THE CREDIT CLINIC 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:

THE CREDIT CLINIC INC.

Article II

The principal place of business address:

1402 ROYAL PALM BEACH BLVD. BLDG. 700 SUITE 104 ROYAL PALM BEACH, FL. US 33414

The mailing address of the corporation is:

1402 ROYAL PALM BEACH BLVD. BLDG. 700 SUITE 104 ROYAL PALM BEACH, FL. US 33414

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:

TRACY A LEHE 1402 ROYAL PALM BEACH BLVD. BLDG. 700 SUITE 104 ROYAL PALM BEACH, FL. 33414 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: TRACY A. LEHE

Article VI

The name and address of the incorporator is:

TRACY A. LEHE 1402 ROYAL PALM BEACH BLVD. BLDG. 700 SUITE 104 ROYAL PALM BEACH FLORIDA 33414

Incorporator Signature: TRACY A. LEHE

Article VII

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

Title: PRES TRACY A LEHE 1402 ROYAL PALM BEACH BLVD. SUITE 104 ROYAL PALM BEACH, FL. 33414 US