Electronic Articles of Incorporation For

P04000017504 FILED January 26, 2004 Sec. Of State

CREDIT BUILDERS, 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 BUILDERS, INC.

Article II

The principal place of business address:

1901 BRANTLEY ROAD FORT MYRERS, FL. 33907

The mailing address of the corporation is:

PO BOX 60183 FORT MYRERS, FL. 339066183

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: 1500

Article V

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

KARL C LANDSTEINER ESQ 2133 WINKLER AVE. SUITE 300 FORT MYERS, FL. 33901 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KARL LANSTEINER

Article VI

The name and address of the incorporator is:

E. M. HECKLER PO BOX 60183 FORT MYERS, FL 33906-6183

Incorporator Signature: E. M. HECKLER

Article VII

The effective date for this corporation shall be:

01/23/2004