

**Electronic Articles of Incorporation
For**

P04000026620
FILED
February 06, 2004
Sec. Of State

MICHAEL AND AUTUMN CREDIT CONSULTING, 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:

MICHAEL AND AUTUMN CREDIT CONSULTING, INC.

Article II

The principal place of business address:

3740 BEACH BLVD.
SUITE 306
JACKSONVILLE, FL. 32207

The mailing address of the corporation is:

3740 BEACH BLVD.
SUITE 306
JACKSONVILLE, FL. 32207

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:

MICHAEL JOHNSON
3740 BEACH BLVD.
SUITE 306
JACKSONVILLE, FL. 32207

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

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Registered Agent Signature: MICHAEL JOHNSON

Article VI

The name and address of the incorporator is:

MICHAEL JOHNSON
3740 BEACH BLVD.
SUITE 306
JACKSONVILLE, FL 32207

Incorporator Signature: MICHAEL JOHNSON

Article VII

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

Title: P
MICHAEL M JOHNSON
125 NORTH 11TH STREET
FERNANDINA BEACH, FL. 32034

Article VIII

The effective date for this corporation shall be:

02/06/2004