

**Electronic Articles of Incorporation
For**

P04000028965
FILED
February 12, 2004
Sec. Of State

ONPOINT CREDIT RESTORATION 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:

ONPOINT CREDIT RESTORATION INC.

Article II

The principal place of business address:

821 EASTLAKE CLUB DR
OLDSMAR, FL. US 34677

The mailing address of the corporation is:

PO BOX 41
OLDSMAR, FL. US 34677

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:

JOSEPH C SWANN II
821 EASTLAKE CLUB DR
OLDSMAR, FL. 34677

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

**P04000028965
FILED
February 12, 2004
Sec. Of State**

Registered Agent Signature: JOSEPH C SWANN II

Article VI

The name and address of the incorporator is:

JOSEPH CARL SWANN II
821 EASTLAKE CLUB DR
OLDSMAR, FL
34677

Incorporator Signature: JOSEPH C SWANN II

Article VII

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

Title: P
JOSEPH C SWANN II
821 EASTLAKE CLUB DR
OLDSMAR, FL. 34677 US

Article VIII

The effective date for this corporation shall be:

02/12/2004