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CR2E031(9/92)

ARTICLES OF INCORPORATION

The undersigned incorporate(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

CREDIT COUNSELING & RESTORATION SERVICES, INC.

ARTICLES II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

6523 SW 132ND COURT CIRCLE MIAMI, FL 33183

ARTICLES III SHARES

The numbers of shares of stock that this corporation is authorised to have outstanding at any one time is:

500 SHARES \$ 1.00 PAR VALUE

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

JORGE A. DANIEL 10569 SW 73RD TERRACE MIAMI, FL 33183

ARTICLES V INCORPORATE(S)

The name and street address (es) of the incorporate(s) to these Articles of Incorporation is (are):

NORAIMA ARTILES 6523 SW 132ND COURT CIRCLE MIAMI, FLORIDA 33178

PRESIDENT, DIRECTOR

JORGE A. DANIEL 10569 SW 73RD TERRACE MIAMI, FLORIDA 33173

SECRETARY, TREASURER, DIRECTOR

ARTICLE VI DIRECTOR (S)

The name(s) and street address (es) of the director(s) to these Articles of Incorporation is(are):

NORAIMA ARTILES 6523 SW 132ND COURT CIRCLE MIAMI, FLORIDA 33178

SIGNATURE

JORGE A. DANIEL 10569 SW 73RD TERRACE MIAMI, FLORIDA 33173

The undersigned incorporate(s) has (have) executed these Articles of Incorporation this 26TH day of APRIL, 2004

SIGNATURE NORAIMA ARTILES PRESIDENT, DIRECTOR
SIGNATURE JORGE A DANIEL SECRETARY, TREASURER, DIRECTOR

Articles of Incorporation Filling Fee - \$35.00

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISION OF SECTION 607.051, FLORIDA STATUES, THE UNDERSIGNED CORPORATION, ORGANISED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

The name of the corporation is:

JORGÉ A. DANIEL

CREDIT COUNSELING & RESTORATION SERVICES, INC.

The name and address of the registered agent and office is:

JORGE A. DANIEL
(Name)
10569 SW 73RD TERRACE
(PO Box not acceptable)

MIAMI. FL 33173 (City/State/Zip)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

DIVISION OF CORPORATIONS, PO BOX 6327, TALLAHASSEE, FL 32314

(Signature)