Electronic Articles of Incorporation For

P04000140184 FILED October 11, 2004 Sec. Of State

AFFORDABLE CREDIT SOLUTIONS, 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:

AFFORDABLE CREDIT SOLUTIONS, INC.

Article II

The principal place of business address:

4209 N. STATE ROAD

LAUDERDALE LAKES, FL. 33319

The mailing address of the corporation is:

102 NEWBERRY LANE ROYAL PALM BEACH, FL. 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:

LYNNE FRITSCHI 102 NEWBERRY LANE 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: LYNNE FRITSCHI

Article VI

The name and address of the incorporator is:

LYNNE FRITSCHI 102 NEWBERRY LANE ROYAL PALM BEACH, FL 33414

Incorporator Signature: LYNNE FRITSCHI

Article VII

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

Title: P LYNNE FRITSCHI 4209 N. STATE ROAD, #7 LAUDERDALE LAKES, FL. 33319

Article VIII

The effective date for this corporation shall be:

10/08/2004