Electronic Articles of Incorporation For

P04000140593 FILED October 11, 2004 Sec. Of State thampton

AVALON SETTLEMENT & CREDIT REPAIR, 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:

AVALON SETTLEMENT & CREDIT REPAIR, INC.

Article II

The principal place of business address:

8569 PINES BLVD, SUITE: 208 PEMBROKE PINES, FL. US 33024

The mailing address of the corporation is:

8569 PINES BLVD, SUITE: 208 PEMBROKE PINES, FL. US 33024

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:

OMAGUS, LLC 8569 PINES BLVD, SUITE: 205 PEMBROKE PINES, FL. 33024 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: S JEROME

Article VI

The name and address of the incorporator is:

OMAGUS, INC. 8569 PINES BLVD, SUITE: 205 PEMBROKE PINES, FL 33024

Incorporator Signature: S JEROME

Article VII

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

Title: P OMAGUS, INC. 8569 PINES BLVD, SUITE: 205 PEMBROKE PINES, FL. 33024 US

Title: DIR SHELLEY JEROME 1761 NW 107TH AVE PEMBROKE PINES, FL. 33026 US

Title: DIR C. JAMES MCCALLA 7200 NW 179TH STREET, #310 MIAMI, FL. 33015 US

Title: DIR JOCELYN JOSEPH 360 S.W. 31 AVE FORT LAUDERDALE, FL. 33312 US

Article VIII

The effective date for this corporation shall be:

10/11/2004