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Florida Department of State

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FLORIDA PROFIT CORPORATION OR P.A.

ADVANCE CREDIT SOLUTIONS, INC.

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ARTICLES OF INCORPORATION OF ADVANCE CREDIT SOLUTIONS, INC.

The undersigned incorporator hereby forms a Corporation under Chapter 607 of the laws of the State of Florida.

Article I. Name

The name of the Corporation shall be:

ADVANCE CREDIT SOLUTIONS, INC.

The address of the principal office of this Corporation shall be 12973 SW 112 Street, Suite 311, Miami, Florida 33186 and the mailing address of the corporation shall be 12973 SW 112 Street, Suite 311, Miami, Florida 33186.

Article II. Nature of Business

This Corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

Article III. Capital Stock

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$1.00 par value per share.

Article IV. Registered Agent

The street address of the initial registered office of the Corporation shall be 12973 SW 112 Street, Suite 311, Miami, Florida 35186, and the name of the initial registered agent of the Corporation at that address is Cosar Durand.

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Article V. Term of Existence

This Corporation is to exist perpetually.

Article VI, Board of Directors

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This Corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors is:

CESAR DURAND

12973 SW 112 Street, Spite 311 Miami, Florida 33186

Article VIII. Incorporator

The name and street address of the incorporator of this Corporation is:

CESAR DURAND 12973 SW 112 Street, Suite 311 MIAMI, FLORIDA 33186

IN WITNESS WHEREOF, the undersigned Incorporator has hercunto set his hand and scal this 20 day of January, 2005.

CESAR DURÂND

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ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

CESAR DURAND, an individual residing in this state, having a business office identical with the registered office of the Corporation named below, and having been designated as the Registered Agent in the Articles of Incorporation of:

ADVANCE CREDIT SOLUTIONS, INC.

is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

CESAR DURAND