

**Electronic Articles of Incorporation
For**

P05000020032
FILED
February 07, 2005
Sec. Of State
jshivers

CREDIT BUILDERS OF AMERICA, 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:

CREDIT BUILDERS OF AMERICA, INC.

Article II

The principal place of business address:

4630 S.KIRKMAN RD
738
ORLANDO, FL. 32811

The mailing address of the corporation is:

4630 S.KIRKMAN RD
738
ORLANDO, FL. 32811

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:

MARK CARTER
3210 WEST SOUTH
ORLANDO, FL. 32805

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

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Registered Agent Signature: MARK A CARTER

Article VI

The name and address of the incorporator is:

MARK ANTHONY CARTER
3210 WEST SOUTH STREET
ORLANDO, FLORIDA 32805

Incorporator Signature: MARK ANTHONY CARTER

Article VII

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

Title: VP
BERNITA M CARTER
3210 WEST SOUTH STREET
ORLANDO, FL. 32805

Article VIII

The effective date for this corporation shall be:

02/04/2005