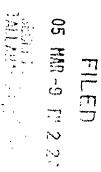
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OF

SUNCOAST CREDIT SERVICES, INC.

The undersigned incorporator, subscriber to these Articles of Incorporation, being competent to contract, does hereby associate herself to form a corporation under the laws of the State of Florida.

ARTICLE I

The name of the corporation is Suncoast Credit Services, Inc.

ARTICLE II

The corporation shall have perpetual existence.

ARTICLE III

The corporation is formed for the purpose of engaging int he business of credit counselling and debt adjustment, but may engage in any lawful business for which corporations may be incorporated under the laws of the state of Florida.

ARTICLE IV

The maximum number of shares that this corporation is authorized to have issued at any one time is One Hundred (100) shares of common stock having no par value.

ARTICLES OF INCORPORATION

ARTICLE V

The street address and mailing address of the initial registered office and principal office of the corporation 11701 South Belcher Road, Suite #116, Largo, FL 33773. The principal office is the mailing address for the corporation. The registered office is the location where service of process can be accepted. The name of the initial registered agent at the principal office and registered office of the corporation stated above is JONATHAN E. PARKER, who accepts said position as registered agent of this corporation and who states that he is familiar with and accepts the duties and responsibilities as registered agent for this corporation as evidenced by his signature and the end of these Articles of Incorporation.

ARTICLE VI

The number of Directors of this corporation shall be as provided in the By-Laws but shall not be less than one (1) nor more than seven (7); said initial Board of Directors shall consist of one (1) in number as set forth in Article VII.

ARTICLE VII

The names and addresses of the first Board of Directors who, subject to the laws of the state of Florida, shall hold office for the first year of the corporation's existence or until their successors are elected and shall have qualified are as follows:

NAME

ADDRESS

JONATHAN E. PARKER

14242 84th Terrace North Seminole, FL 33776

ARTICLE VIII

The amount of capital with which the corporation shall begin business is Five Hundred and no/100ths (\$500.00) Dollars.

ARTICLE IX

The name and address of the initial subscriber of these Articles of Incorporation is as follows:

NAME

<u>ADDRESS</u>

NUMBER OF SHARES

JONATHAN E. PARKER 14242 84th Terrace No. Seminole, FL 33776

100

ARTICLE X

These Articles of Incorporation shall become effective upon filing and approval by the Secretary of State as indicated by his endorsement thereon with the date and time of approval, as set forth on the duplicate.

ARTICLE XI

These Articles of Incorporation may be amended in any manner consistent with the laws of the State of Florida. Every Amendment shall be approved by the Stockholders, proposed by them to the Stockholders and approved at a Stockholders' Meeting by at least a majority of the stock entitled to vote thereon.

IN WITNESS WHEREOF, the undersigned, being the original subscriber to the capital stock hereinbefore named, both within

and without the state of Florida, and in the pursuance of the Corporation Laws of the state of Florida, does make and file in the office of the Secretary of State of the state of Florida these Articles of Incorporation, and certifies that the facts herein stated are true.

JONATHAN E. PARKER,

SUBSÆRIBER

The undersigned, JONATHAN E. PARKER, accepts the position as registered agent of this corporation and states that he familiar with and accepts the duties and responsibilities as registered agent for this corporation.

DATED: March 7th

JONATHAN E. PARKER REGISTERED AGENT

STATE OF FLORIDA

: SS

COUNTY OF PINELLAS

BEFORE ME, the undersigned authority, personally appeared JONATHAN E. PARKER, who, is known to me personally or who produced as identification, and who, after being by me first duly cautioned and sworn, deposes and says: that he/she is the individual described in and who executed the foregoing Articles of Incorporation; and does hereby acknowledge before me that he/she executed same for the purposes expressed therein.

WITNESS my hand and official seal in the County and State aforesaid this 7th day of March , 2005.

IRENE ZAWASKY AY COMMISSION # DD 042760 EXPIRES: July 17, 2005 Bonded Thru Notary Public Underwriters

NOTARY PUBLIC, STATE OF FLORIDA

Name: IRENE Address: 2901

My Commission Expires

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