

**Electronic Articles of Incorporation
For**

P05000063501
FILED
April 29, 2005
Sec. Of State
wcunningham

ALLEGIANCE CREDIT COUNSELING, 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:

ALLEGIANCE CREDIT COUNSELING, INC.

Article II

The principal place of business address:

1501 NORTHWEST 97 AVENUE
MIAMI,, FL. US 33172

The mailing address of the corporation is:

1501 NORTHWEST 97 AVENUE
MIAMI,, FL. US 33172

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:

DELSY PEREZ
1501 NORTHWEST 97 AVENUE
MIAMI, FL. 33172

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

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Registered Agent Signature: DELSY PEREZ

Article VI

The name and address of the incorporator is:

MALKI KAWA
1501 NORTHWEST 97 AVENUE
MIAMI, FLORIDA 33172

Incorporator Signature: MALKI KAWA

Article VII

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

Title: P
MALKI KAWA
1501 NORTHWEST 97 AVENUE
MIAMI, FL. 33172 US

Title: VP/T
DELSY PEREZ
1501 NORTHWEST 97 AVENUE
MIAMI, FL. 33172 US

Title: S
IRA GORDON
1501 NORTHWEST 97 AVENUE
MIAMI, FL. 33172 US

Article VIII

The effective date for this corporation shall be:

04/25/2005