Electronic Articles of Incorporation For

P06000023829 FILED February 16, 2006 Sec. Of State jshivers

CREDIT COUNSELING ASSOCIATES CORP.

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 COUNSELING ASSOCIATES CORP.

Article II

The principal place of business address:

20230 SW 124TH AVENUE MIAMI, FL. US 33177

The mailing address of the corporation is:

20230 SW 124TH AVENUE MIAMI, FL. US 33177

Article III

The purpose for which this corporation is organized is:

FINANCE & INSURANCE - ASSISTANCE IN THE REPAIR OF PEOPLE CREDIT.

Article IV

The number of shares the corporation is authorized to issue is: 2000

Article V

The name and Florida street address of the registered agent is:

ALBERTO RUIZ 20230 SW 124TH AVENUE MIAMI, FL. 33177 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: ALBERTO RUIZ

Article VI

The name and address of the incorporator is:

TERESA RUIZ 20230 SW 124TH AVENUE

MIAMI FL 33177

Incorporator Signature: TERESA RUIZ

Article VII

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

Title: PV D TERESA RUIZ 20230 SW 124TH AVENUE MIAMI, FL. 33177 US

Title: ST D RUIZ 20230 SW 124TH AVENUE MIAMI, FL. 33177 US

Article VIII

The effective date for this corporation shall be:

02/15/2006

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