

**Electronic Articles of Incorporation
For**

P06000027072
FILED
February 23, 2006
Sec. Of State
jshivers

MJ CREDIT COUNSELING SERVICES, 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:

MJ CREDIT COUNSELING SERVICES, INC.

Article II

The principal place of business address:

13370 SW 257 TERRACE
HOMESTEAD, FL. US 33032

The mailing address of the corporation is:

13370 SW 257 TERRACE
HOMESTEAD, FL. US 33032

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:

MARIA A SOMARRIBA
13370 SW 257TH TERRACE
HOMESTEAD, FL. 33032

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

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Registered Agent Signature: MARIA A. SOMARRIBA

Article VI

The name and address of the incorporator is:

MARIA A.SOMARRIBA
13370 SW 257TH TERRACE

HOMESTEAD, FL 33032

Incorporator Signature: MARIA A. SOMARRIBA

Article VII

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

Title: P
MARIA A SOMARRIBA
13370 SW 257TH TERRACE
HOMESTEAD, FL. 33032 US

Title: VP
NUBIA ECKERT
13370 SW 257 TERRACE
HOMESTEAD, FL. 33021 US

Article VIII

The effective date for this corporation shall be:

02/21/2006