

**Electronic Articles of Incorporation
For**

P06000066601
FILED
May 11, 2006
Sec. Of State
Ipoole

CREDIT COUNSELING SERVICE OF THE FIRST COAST, 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 COUNSELING SERVICE OF THE FIRST COAST, INC.

Article II

The principal place of business address:

1857 WELLS ROAD
SUITE 226
ORANGE PARK, FL. 32073

The mailing address of the corporation is:

1857 WELLS ROAD
SUITE 226
ORANGE PARK, FL. 32073

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:

1000

Article V

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

DAVID A SONNIER
1857 WELLS ROAD
SUITE 226
ORANGE PARK, FL. 32073

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

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Registered Agent Signature: DAVID A. SONNIER

Article VI

The name and address of the incorporator is:

DAVID A. SONNIER
1857 WELLS ROAD
SUITE 226
ORANGE PARK, FL 32073

Incorporator Signature: DAVID A. SONNIER

Article VII

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

Title: PDST
DAVID A SONNIER
1857 WELLS ROAD, SUITE 226
ORANGE PARK, FL. 32073