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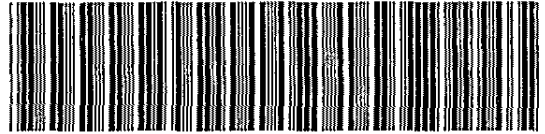
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

D. WHITE OCT 10 2006

**L.S.A. CREDIT ADVISORS, INC.
156 SHELBY'S COVE COURT
PONTE VEDRA BEACH, FL 32082**

October 5, 2006

Via Express Mail

**Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314**

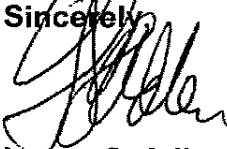
SUBJECT: Proposed Incorporation of L.S.A. Credit Advisors, Inc.

To Whom It May Concern:

Enclosed herewith for filing are an original and two (2) copies of the Articles of Incorporation of L.S.A. Credit Advisors, Inc., along with the requisite, check made payable to the Department of State for \$87.50, for the Filing Fee, Certified Copy and Certificate of Status.

**FROM: Lance S. Adler
156 Shelby's Cove Court
Ponte Vedra Beach, FL 32082
(904) 373-0755**

Sincerely,



**Lance S. Adler, President
encl.**

CERTIFICATE OF INCORPORATION OF L.S.A. CREDIT ADVISORS, INC

This is the Certificate of Incorporation of L.S. A. Credit Advisors, Inc., as a for a profit corporation, pursuant to Chapters 607 and 621 of the Florida Statutes ("FS").

ARTICLE I: The name of the is L.S.A. Credit Advisors, Inc. (the "Corporation").

ARTICLE II: The principal place of business is of the Corporation is 156 Shelbys Cove Court, Ponte Vedra Beach, FL 32082.

ARTICLE III: The purpose for which the Corporation is organized is: to assist persons and entities improve their credit scores with the credit reporting bureaus.

ARTICLE IV: The number of shares of stock that this Corporation is authorized to have is one hundred (100) share of common stock.

ARTICLE V: The name, address and titles of the Directors/Officers and Shareholders of this Corporation are all Lance S. Adler; as President, Secretary, Treasurer/sole director and sole shareholder. Lance S. Adler may be required to file for a license, open a bank account, etc. for this Corporation.

ARTICLE VI: The name and Florida Street address of the initial Agent of this Corporation is: Lance S. Adler, 156 Shelbys Cove Court, Ponte Verda Beach, FL 32082. The foregoing Registered Agent must sign in the space provided and type or name accepting the designation as Registered Agent of this Corporation.

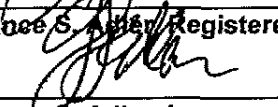
ARTICLE VII: The name and address of the Incorporator of this Corporation is also Lance S. Adler, 156 Shelbys Cove Court, Ponte Vedra Beach, FL. The Incorporator must sign in the space provided and type or print his/her name below signature.

ARTICLE VIII: The effective date of the filing of the Articles of Incorporation of this Corporation shall be five (5) business days prior to the date of receipt of this filing by the Florida Department of State.

Having been named as registered agent to accept service of process for the above-stated Corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.



Lance S. Adler, Registered Agent



Lance S. Adler, Incorporator

10/05/2006
Date

10/05/2006
Date

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA