Electronic Articles of Incorporation For

P07000019671 FILED February 13, 2007 Sec. Of State jshivers

FLC 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:

FLC CREDIT COUNSELING INC.

Article II

The principal place of business address:

13104 SW 128 STREET MIAMI, FL. 33186

The mailing address of the corporation is:

13104 SW 128 STREET MIAMI, FL. 33186

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:

OSCAR Y SOUFFRONT JR 13104 SW 128 STREET MIAMI. FL. 33186 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: OSCAR Y SOUFFRONT

Article VI

The name and address of the incorporator is:

OSCAR Y SOUFFRONT 13104 SW 128 STREET

MIAMI FL. 33186

Incorporator Signature: OSCAR Y SOUFFRONT

Article VII

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

Title: P OSCAR Y SOUFFRONT JR. 13104 SW 128 STREET MIAMI, FL. 33186

Title: VP ALBANIA LOVELACE 13104 SW 128 STREET MIAMI, FL. 33186

Article VIII

The effective date for this corporation shall be:

02/13/2007

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