

**Electronic Articles of Incorporation
For**

P07000099045
FILED
September 05, 2007
Sec. Of State
jshivers

INNOVATIVE CREDIT CONCEPTS 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:

INNOVATIVE CREDIT CONCEPTS INC.

Article II

The principal place of business address:

1550 LATHAM ROAD
SUITE # 3
WEST PALM BEACH, FL. US 33409

The mailing address of the corporation is:

1550 LATHAM ROAD
SUITE # 3
WEST PALM BEACH, FL. US 33409

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:

IRA H ELBLONK
5700 LAKE WORTH ROAD
SUITE # 308 B
GREENACRES, FL. 33463

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

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Registered Agent Signature: IRA H. ELBLONK

Article VI

The name and address of the incorporator is:

CHRISTOPHER BESSE
1550 LATHAM ROAD
SUITE # 3
WEST PALM BEACH, FL. 33409

Incorporator Signature: CHRISTOPHER BESSE

Article VII

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

Title: P
CHRISTOPHER BESSE
1550 LATHAM ROAD, SUITE # 3
WEST PALM BEACH, FL. 33409 US

Article VIII

The effective date for this corporation shall be:

09/05/2007