Electronic Articles of Incorporation For

P07000113863 FILED October 16, 2007 Sec. Of State Ipoole

ASCEND CREDIT 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: ASCEND CREDIT SERVICES, INC.

Article II

The principal place of business address:

648 SALETA ST PENSACOLA, FL. 32534

The mailing address of the corporation is:

648 SALETA ST PENSACOLA, FL. 32534

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: 2000 SHARES ISSUED @ .01 PAR VALUE

Article V

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

EDMOND BURIE 4400 BAYOU BLVD. SUITE 22A PENSACOLA, FL. 32534 I certify that I am familiar with and accept the responsibilities of registered agent.

Sec. Of S Ipoole

P07000113863 FILED October 16, 2007 Sec. Of State Ipoole

Registered Agent Signature: EDMOND BURIE

Article VI

The name and address of the incorporator is:

INCORPORATETIME.COM, INC. 173 N. MAIN STREET, SUITE 400

SAYVILLE, NY 11782

Incorporator Signature: SHAH SERVICES, LLC

Article VII

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

Title: D/P EDMOND BURIE 648 SALETA ST PENSACOLA, FL. 32534