

**Electronic Articles of Incorporation
For**

P07000129649
FILED
December 06, 2007
Sec. Of State
wcunningham

FINANCIAL CREDIT RESTORATION ASSOCIATES, 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:

FINANCIAL CREDIT RESTORATION ASSOCIATES, INC

Article II

The principal place of business address:

50 CANTERBURY WOODS
ORMOND BEACH, FL. US 32174

The mailing address of the corporation is:

50 CANTERBURY WOODS
ORMOND BEACH, FL. US 32174

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:

FINANCING FOR LIFE, INC
50 CANTERBURY WOODS
ORMOND BEACH, FL. 32174

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

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Registered Agent Signature: KAREN M KELLERMANN

Article VI

The name and address of the incorporator is:

KAREN M KELLERMANN
50 CANTERBURY WOODS

ORMOND BEACH, FL 32174

Incorporator Signature: KAREN M KELLERMANN

Article VII

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

Title: P
FINANCING FOR LIFE, INC
50 CANTERBURY WOODS
ORMOND BEACH, FL. 32174 US

Title: VP
EMERALD PROCESSING, INC
50 CANTERBURY WOODS
ORMOND BEACH, FL. 32174 US

Title: ST
COMMERCIAL FINANCING & PLANNING
50 CANTERBURY WOODS
ORMOND BEACH, FL. 32174 FL

Article VIII

The effective date for this corporation shall be:

12/01/2007