

**Electronic Articles of Incorporation
For**

P08000018205
FILED
February 20, 2008
Sec. Of State
bmcknight

CREDIT RESTORATION AND EDUCATION, 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:

CREDIT RESTORATION AND EDUCATION, INC.

Article II

The principal place of business address:

3702 PANOLA DRIVE
NEW PORT RICHEY, FL. US 34652

The mailing address of the corporation is:

3702 PANOLA DRIVE
NEW PORT RICHEY, FL. US 34652

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:

500

Article V

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

BRENDA J WORTHINGTON
7253 LAMPLIGHTER STREET
SPRINGHILL, FL. 34606

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

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Registered Agent Signature: BRENDA J WORTHINGTON

Article VI

The name and address of the incorporator is:

MF FINANCIAL SERVICES, INC.
5833 US HWY 19
SUITE 12
NEW PORT RICHEY, FL 34652

Incorporator Signature: BRENDA VOSS

Article VII

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

Title: P
CYNTHIA M TIJERINA
3702 PANOLA DRIVE
NEW PORT RICHEY, FL. 34652 US

Title: VP
BRENDA J WORTHINGTON
7253 LAMPLIGHTER STREET
SPRINGHILL, FL. 34606 US