

**Electronic Articles of Incorporation
For**

P08000019985
FILED
February 25, 2008
Sec. Of State
jshivers

CREDIT BUILDERS USA, 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 BUILDERS USA, INC.

Article II

The principal place of business address:

76 E. MERRITT ISLAND CAUSEWAY
#201
MERRITT ISLAND, FL. 32953

The mailing address of the corporation is:

76 E. MERRITT ISLAND CAUSEWAY
#201
MERRITT ISLAND, FL. 32953

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:

JOZEF MATILSZKI
4651 MANCHESTER DR
ROCKLEDGE, FL. 32955

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

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Registered Agent Signature: JOZEF MATILSZKI

Article VI

The name and address of the incorporator is:

JOZEF MATILSZKI
76 E. MERRITT ISLAND CAUSEWAY
#201
MERRITT ISLAND, FL 32953

Incorporator Signature: JOZEF MATILSZKI

Article VII

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

Title: P
JOZEF MATILSZKI
76 E. MERRITT ISLAND CAUSEWAY #201
MERRITT ISLAND, FL. 32953

Title: VP
NANCY MATISZ
76 E. MERRITT ISLAND CAUSEWAY #201
MERRITT ISLAND, FL. 32953