Electronic Articles of Incorporation For

P08000049045 FILED May 15, 2008 Sec. Of State bmcknight

CREDIT ANALYSTS & CONSULTANTS 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 ANALYSTS & CONSULTANTS INC

Article II

The principal place of business address:

8043 W 36TH AVE SUIT # 1 HIALEAH, FL. 33018

The mailing address of the corporation is:

8043 W 36TH AVE SUIT # 1 HIALEAH, FL. 33018

Article III

The purpose for which this corporation is organized is: CREDIT ANALYSIS AND SCORE IMPROVEMENT

Article IV

The number of shares the corporation is authorized to issue is: 5

Article V

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

OSVALDO LEON 8043 W 36TH AVE SUIT # 1 HIALEAH, FL. 33018 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: OSVALDO LEON

Article VI

The name and address of the incorporator is:

OSVALDO LEON 8043 W 36TH AVE SUIT # 1 HIALEAH FL 33018

Incorporator Signature: OSVALDO LEON

Article VII

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

Title: P OSVALDO LEON 8043 W 36TH AVE SUIT # 1 HIALEAH, FL. 33018

Article VIII

The effective date for this corporation shall be:

05/15/2008