Electronic Articles of Incorporation For

P09000004054 FILED January 14, 2009 Sec. Of State

CONSUMER CREDIT DEFENSE 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:

CONSUMER CREDIT DEFENSE INC.

Article II

The principal place of business address:

180 DEAN ROAD PENSACOLA, FL. 32503

The mailing address of the corporation is:

180 DEAN ROAD PENSACOLA, FL. 32503

Article III

The purpose for which this corporation is organized is:

EXPLAINING PERSONAL CREDIT INFORMATION FOR THE CONSUMER.

Article IV

The number of shares the corporation is authorized to issue is: (1000) ONE THOUSAND

Article V

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

JAMES M CLARKE 180 DEAN ROAD PENSACOLA, FL. 32503 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JAMES M. CLARKE

Article VI

The name and address of the incorporator is:

JAMES M. CLARKE 180 DEAN ROAD

PENSACOLA, FL. 32503

Incorporator Signature: JAMES M. CLARKE

Article VII

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

Title: P JAMES M CLARKE 180 DEAN ROAD PENSACOLA, FL. 32503 US P09000004054 FILED January 14, 2009 Sec. Of State rdunlap