

**Electronic Articles of Incorporation
For**

P09000022649
FILED
March 11, 2009
Sec. Of State
jshivers

ANDOVER CREDIT CARD SERVICES, 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:

ANDOVER CREDIT CARD SERVICES, INC.

Article II

The principal place of business address:

477 SOUTH ROSEMARY AVE.
SUITE 323
WEST PALM BEACH, FL. US 33401

The mailing address of the corporation is:

477 SOUTH ROSEMARY AVE.
SUITE 323
WEST PALM BEACH, FL. US 33401

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:

RICHARD A SAVRANN
477 SOUTH ROSEMARY AVE.
SUITE 323
WEST PALM BEACH, FL. 33401

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

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Registered Agent Signature: RICHARD A. SAVRANN

Article VI

The name and address of the incorporator is:

RICHARD A. SAVRANN
477 SOUTH ROSEMARY AVE.
SUITE 323
WEST PALM BEACH, FL 33401

Incorporator Signature: RICHARD A. SAVRANN

Article VII

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

Title: P
RICHARD A SAVRANN
477 SOUTH ROSEMARY AVE.
WEST PALM BEACH, FL. 33401 US

Title: T
RICHARD A SAVRANN
477 SOUTH ROSEMARY AVE.
WEST PALM BEACH, FL. 33401 US

Title: S
RICHARD A SAVRANN
477 SOUTH ROSEMARY AVE.
WEST PALM BEACH, FL. 33401 US