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To:

Division of Corporations  
Fax Number : (850)617-6381

From:

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.  
Account Number : 110432003053  
Phone : (561)694-8107  
Fax Number : (561)694-1639

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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FLORIDA PROFIT/NON PROFIT CORPORATION

Fresh Start Credit Restoration, Inc.

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## ARTICLES OF INCORPORATION

### Article I. Name

The name of this Florida corporation is:  
Fresh Start Credit Restoration, Inc.

### Article II. Address

The street and mailing address of the Corporation's initial principal office is:  
Fresh Start Credit Restoration, Inc.  
815 N. Homestead Blvd., Ste 222  
Homestead FL 33030

### Article III. Registered Agent

The name and address of the Corporation's registered agent is:  
Ray C. Rivers  
815 N. Homestead Blvd., Ste 222  
Homestead FL 33030

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### Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:  
Ray C. Rivers

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc.  
11380 Prosperity Farms Road #221E  
Palm Beach Gardens FL 33410  
(561) 694-8107

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Article V. Capital Stock

The Corporation shall have the authority to issue 100 shares of common stock, par value \$1.00 per share.

Article VI. Incorporator


The name and address of the incorporator is:

Corporate Creations International Inc.  
11380 Prosperity Farms Road #221E  
Palm Beach Gardens FL 33410

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on July 17, 2009.

The undersigned incorporator executed these Articles of Incorporation on July 17, 2009 .



CORPORATE CREATIONS INTERNATIONAL INC.

Taide Baez Vice President

by Veronica Paez as attorney-in-fact

Corporate Creations International Inc.  
11380 Prosperity Farms Road #221E  
Palm Beach Gardens FL 33410  
(561) 694-8107

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**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/OFFICE**

**CORPORATION:**

**Fresh Start Credit Restoration, Inc.**

**REGISTERED AGENT/OFFICE:**

**Ray C. Rivers  
815 N. Homestead Blvd., Ste 222  
Homestead FL 33030**

**I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.**



**RAY C. RIVERS**  
**Registered Agent**  
**by Veronica Paez as attorney-in-fact**

**Date: 7/17/2009.**

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**Corporate Creations International Inc.**  
**11380 Prosperity Farms Road #221E**  
**Palm Beach Gardens FL 33410**  
**(561) 694-8107**

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