

**Electronic Articles of Incorporation
For**

P09000081021
FILED
September 30, 2009
Sec. Of State
jshivers

CREDIT IMPROVEMENT AGENCY, 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 IMPROVEMENT AGENCY, INC.

Article II

The principal place of business address:

9550 REGENCY SQUARE BLVD.
SUITE 701
JACKSONVILLE, FL. 32225

The mailing address of the corporation is:

9550 REGENCY SQUARE BLVD.
SUITE 701
JACKSONVILLE, FL. 32225

Article III

The purpose for which this corporation is organized is:

COLLECTIONS, DEBT MANGEMENT AND TAX SERVICES

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:

BRUCE HICKSON
9550 REGENCY SQUARE BLVD.
SUITE 701
JACKSONVILLE, FL. 32211

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

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Registered Agent Signature: BRUCE HICKSON

Article VI

The name and address of the incorporator is:

BRUCE HICKSON
9550 REGENCY SQUARE BLVD.
SUITE 701
JACKSONVILLE, FL 32211

Incorporator Signature: BRUCE HICKSON

Article VII

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

Title: CFO
AL ESCUETA
9550 REGENCY SQUARE BLVD., SUITE 701
JACKSONVILLE, FL. 32211

Title: CEO
SPENCER PARKER
9550 REGENCY SQUARE BLVD., SUITE 701
JACKSONVILLE, FL. 32211

Title: COO
BRUCE T HICKSON
9550 REGENCY SQUARE BLVD., SUITE 701
JACKSONVILLE, FL. 32211

Article VIII

The effective date for this corporation shall be:

09/29/2009