Electronic Articles of Incorporation For

P10000066711 FILED August 13, 2010 Sec. Of State tburch

CREDIT COUNSELING USA, 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 COUNSELING USA, INC.

Article II

The principal place of business address: 5450 GRIFFIN ROAD C DAVIE, FL. US 33314

The mailing address of the corporation is:

5450 GRIFFIN ROAD C DAVIE, FL. US 33314

Article III

The purpose for which this corporation is organized is:

DEBT SETTLEMENT AND CREDIT RESTORATION

Article IV

The number of shares the corporation is authorized to issue is: FOUR THOUSAND SHARES

Article V

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

SHAHZADA WASEEM 5450 GRIFFIN ROAD C DAVIE, FL. 33314 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SHAHZADA WASEEM

Article VI

The name and address of the incorporator is:

SHAHZADA WASEEM 5450 GRIFFIN ROAD C DAVIE, FL 33314

Incorporator Signature: SHAHZADA WASEEM

Article VII

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

Title: P, S AMIR Y CHEEMA 5450 GRIFFIN ROAD, SUITE C DAVIE, FL. 33314 US

Title: VP,T SHAHZADA WASEEM 5450 GRIFFIN ROAD, SUITE C DAVIE, FL. 33314

Article VIII

The effective date for this corporation shall be: 08/13/2010