

**Electronic Articles of Incorporation
For**

P11000021614
FILED
March 02, 2011
Sec. Of State
tburch

CREDIT INSTITUTE OF AMERICA, 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 INSTITUTE OF AMERICA, INC.

Article II

The principal place of business address:

712 US HIGHWAY 1
SUITE 200
NORTH PALM BEACH, FL. US 33408

The mailing address of the corporation is:

712 US HIGHWAY 1
SUITE 200
NORTH PALM BEACH, FL. US 33408

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:

1000

Article V

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

STRATEGIC DEVELOPMENT HOLDINGS, INC.
712 US HIGHWAY 1
SUITE 200
NORTH PALM BEACH, FL. 33408

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

Registered Agent Signature: KRISTEN M. NUSS

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Article VI

The name and address of the incorporator is:

KRISTEN M. NUSS
712 US HIGHWAY 1
SUITE 200
NORTH PALM BEACH, FL 33408

Electronic Signature of Incorporator: KRISTEN M. NUSS

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
KRISTEN M NUSS
712 US HIGHWAY 1, SUITE 200
NORTH PALM BEACH, FL. 33408 US

Title: VP
JAMES D TALLEY
712 US HIGHWAY 1, SUITE 200
NORTH PALM BEACH, FL. 33408 US

Article VIII

The effective date for this corporation shall be:

03/02/2011