

**Electronic Articles of Incorporation  
For**

P14000070695  
FILED  
August 25, 2014  
Sec. Of State  
vherring

WHATBADCREDIT 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:  
WHATBADCREDIT INC

**Article II**

The principal place of business address:  
900 N FEDERAL HWY  
SUITE 410  
BOCA RATON, FL. 33436

The mailing address of the corporation is:  
900 N FEDERAL HWY  
SUITE 410  
BOCA RATON, FL. 33436

**Article III**

The purpose for which this corporation is organized is:  
CREDIT COUNSELING

**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:  
YASMEEN EBANKS  
900 N. FEDERAL HWY  
410  
BOCA RATON, FL. 33436

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

Registered Agent Signature: YASMEEN EBANKS

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## Article VI

The name and address of the incorporator is:

YASMEEN EBANKS  
900 N FEDERAL HWY  
SUITE 410  
BOYTON BEACH, FL. 33436

Electronic Signature of Incorporator: YASMEEN EBANKS

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 effective date for this corporation shall be:

08/20/2014