

**Electronic Articles of Incorporation
For**

P05000078870
FILED
June 01, 2005
Sec. Of State
dwhite

CREDIT EDUCATION SERVICES,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 EDUCATION SERVICES,INC.

Article II

The principal place of business address:

8700 N 50TH ST
1426
TAMPA, FL. US 33617

The mailing address of the corporation is:

8700 N 50TH ST
1426
TAMPA, FL. US 33617

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:

1

Article V

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

CHARLES SMITH
8700 N 50TH ST
1426
TAMPA, FL. 33617

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

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Registered Agent Signature: CHALRES SMITH

Article VI

The name and address of the incorporator is:

CHARLES SMITH
8700 N 50TH ST
STE. 1426
TAMPA, FL 33617

Incorporator Signature: CHARLES SMITH

Article VII

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

Title: P
CHARLES SMITH
8700 N SOTH ST. STE. 1426
TAMPA, FL. 33617 US

Title: VP
TONNETTE WRIGHT
8700 N 50TH ST. STE. 1426
TAMPA, FL. 33617 US

Title: TR
LEROY SMITH
8700 N 50TH ST. STE. 1426
TAMPA, FL. 33617 US

Article VIII

The effective date for this corporation shall be:

05/27/2005