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Trey Grayson
Secretary of State
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Fee Receipt: \$50.00

ARTICLES OF INCORPORATION
OF

CENTRAL KENTUCKY CREDIT DOCTOR, INC.

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, subscribers to these Articles of Incorporation, natural persons, does hereby form an "S" corporation" under the laws of the Commonwealth of Kentucky.

ARTICLE I

The name of this corporation is CENTRAL KENTUCKY CREDIT DOCTOR, INC.

ARTICLE II

The general nature of the business to be transacted by this corporation is any and all business which corporations may lawfully conduct and the service to be provided by this corporation is including but not limited to providing assistance to individuals attempting to clear their credit.

ARTICLE III

The maximum number of shares of stock that this corporation is organized to have outstanding at any one time is ONE HUNDRED (100) SHARES of common stock of no par value.

ARTICLE IV

The duration of this corporation shall be perpetual unless sooner terminated by its stockholders or an act of law.

ARTICLE V

The initial registered office of the corporation is 1456 East Meadowcreek Road, Campbellsville, Kentucky and the name and address of the registered agent is: Rebecca Williams, 1456 East Meadowcreek Road, Campbellsville, Kentucky 42718. The principal office is also the same address.

ARTICLE VI

The number of directors constituting the initial Board of Directors shall be two and the name and address of the persons who are to serve as initial directors are:

ARTICLE VII

The name and address of the incorporators are:

Rebecca Williams
1456 East Meadowcreek Road
Campbellsville, KY. 42718

Robert Williams
1456 East Meadowcreek Road
Campbellsville, KY 42718

ARTICLE VIII

Each of the incorporators, shareholders and directors and all of the officers of the corporation other than the secretary and treasurer are qualified persons within the meaning of Kentucky Revised


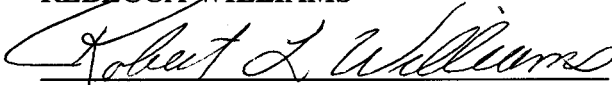
Statutes Chapter 271(b).

The names and addresses of the original shareholders of this corporation are:

Rebecca Williams
1456 East Meadowcreek Road
Campbellsville, KY. 42718

Robert Williams
1456 East Meadowcreek Road
Campbellsville, KY 42718

In witness whereof, we have hereunto subscribed our names this 12th day of May, 2005.

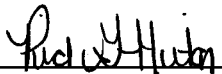

REBECCA WILLIAMS

ROBERT WILLIAMS

STATE OF KENTUCKY
COUNTY OF TAYLOR


I, the undersigned, a Notary Public in and for the State and County aforesaid do hereby certify that the foregoing Articles of Incorporation were this day produced to me by the parties in said County and State and then and there acknowledged by Rebecca Williams and Robert Williams to be their act and deed.

This 12th day of May, 2005.

My commission expires: 09/03/05.


NOTARY PUBLIC

This Instrument was Prepared by:
BERTRAM & COX
Attorneys at Law
Campbellsville, Kentucky 42718

BY: 
CRAIG COX, P.S.C.