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ARTICLES OF INCORPORATION SECRETARY OF STATE STATE OF IDAHO (Non-Profit) (instructions on back of application) The undersigned, in order to form a Non-Profit Corporation under the provisions of Title 30, Chapter 3, Idaho Code, submits the following articles of incorporation to the Secretary of State. Article 1: The name of the corporation shall be: Rebound Credit Counseling Services, Inc. Article 2: The purpose for which the corporation is organized is: Please see attachment Article 3: The street address of the registered office is: 3006 E. Goldstone Drive, Suite 218, Meridian, 1D 83642 and the registered agent at such address is: United States Corporation Agents, Inc. Article 4: The board of directors snall consist of no fewer than three (3) people. The names and addresses of the initial directors are: Lee Bosely - 605 E. lowa Rd., Boise, ID: 83706 Peggy Bosely - 605 E. Iowa Rd., Boise, ID 83706 Kimberly Clarke - 6200 N. River Pointe Dr. Apt. 1306, Boise, ID 83714 Article 5: The name(s) and address(es) of the incorporator(s): Karla Figueroa, LegalZoom.com, Inc., 101 N. Brand Blvd., 11th Floor, Glendale, CA 91203 Article 6: The mailing address of the corporation shall be: 6200 N. River Pointe Dr. Apt. 1306, Boise, ID 83714 Article 7: The corporation (does d does not) have voting members. Article 8: Upon dissolution the assets shall be distributed: Please see attachment Customer Acct #: Signature of all incorporators: (if using pre-paid account) egalzoom.com, inc. Secretary of State use only By: Karla Figueroa, Assistant Secretary IDAHO SECRETARY OF STATE

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Attachment to

Articles of Incorporation of

Rebound Credit Counseling Services, Inc.

Said organization is organized exclusively for charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under the section 501 (c) (3) of the internal Revenue Code, or corresponding section of any future federal tax code. The business activity for said organization is as follows: Credit Counseling Services and Financial Education Programs.

No part of the net earnings of this organization shall inure to the benefit of, or be distributable to, its members, trustees, officers, or other private persons, except that the organization shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in the purpose clause hereof. No substantial part of the activities of this organization shall be the carrying on propaganda, or otherwise attempting to influence legislation, and this organization shall not participate in, or intervene in (including the publishing or distribution of statements), any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of this document, the corporation shall not carry on any other activities not permitted to be carried on (a) by an organization exempt from federal income tax under section 501(c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by an organization, contributions to which are deductible under section 170(c) (2) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

Upon the dissolution of this corporation, assets remaining shall be distributed for one or more exempt purposes within the meaning of Section 501(c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not disposed of shall be disposed by the Court of Common Pleas of the county in which the principal office of the organization is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.