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CREDIT
COUNSELING
CENTERS, INC.

A COA ACCREDITED AGENCY
MEMBER OF THE NATIONAL FOUNDATION FOR CREDIT COUNSELING

38505 COUNTRY CLUB DRIVE
SUITE 210
FARMINGTON HILLS, MI 48331-3429
248/553-5400
FAX 248/553-2224
www.DebtHelpNow.org

Division of Corporations
PO Box 6327
Tallahassee, FL 32314

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*****78.75 *****78.75

MJH

Dear State Representative,

Attached is the completed Authorization to conduct its affairs in Florida (non-profit corporation) form. I have also enclosed a check for \$70 plus the additional \$8.75 for a certificate of status. I will be serving as the contact person for all registering and licensing matters. If you have any questions you may contact me at the address and phone number printed on this letterhead.

Thank you,

Karen A. Zanon

Karen A. Zanon
Administrative Assistant to the President

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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**APPLICATION BY FOREIGN NOT FOR PROFIT CORPORATION FOR
AUTHORIZATION TO CONDUCT ITS AFFAIRS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 617.1503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN NOT FOR PROFIT CORPORATION FOR
AUTHORIZATION TO CONDUCT ITS AFFAIRS IN THE STATE OF FLORIDA:*

1. Credit Counseling Centers, Inc.
(Name of corporation: must include the word "INCORPORATED" or "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present. "Company" or "Co." may not be used as a corporate suffix by a nonprofit corporation.)
2. Michigan 3. 386142925
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 3/8/67 5. perpetual
(Date of Incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. n/a will begin upon approval of this application
(Date corporation first conducted Affairs in Florida -
See sections 617.1501, 617.1502, and 817.155, F.S.)
7. 38505 Country Club, Farmington Hills, MI 48331

(Current mailing address)
8. to provide financial counseling and debt management programs and credit education
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

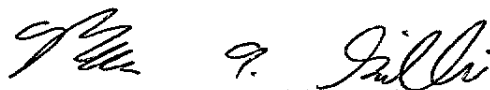
9. Name and street address of Florida registered agent:

CT Corporation System
(Name)
1200 South Pine Island Road c/o CT Corporation System
(Office address)
Plantation, Florida, 33324
(City) (Zip Code)

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10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



Marc A. Gillis, Asst Secretary

(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other

official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address only- P. O. Box NOT acceptable)

A. DIRECTORS (Street address only- P. O. Box NOT acceptable)

Chairman: John Hartley

Address: 17495 Malyn, Fraser, MI 48026

Vice Chairman: Keith Cooley

Address: 3260 South Adams Rd, Suite 203, Auburn Hills, MI 48326

Director: Delores Tripp

Address: 29201 Telegraph Rd, Ste 420, Southfield, MI 48034

Director: Read Dunn

Address: 2707 E. Court Street, Flint, MI 48503

B. OFFICERS (Street address only- P. O. Box NOT acceptable)

President: Jane E. McNamra

Address: 38505 Country Club Drive, Farmington Hills, MI 48331

Vice President: n/a

Address: _____

Secretary: Lucius Theus

Address: 29201 Telegraph Rd, Ste 420, Southfield, MI 48034

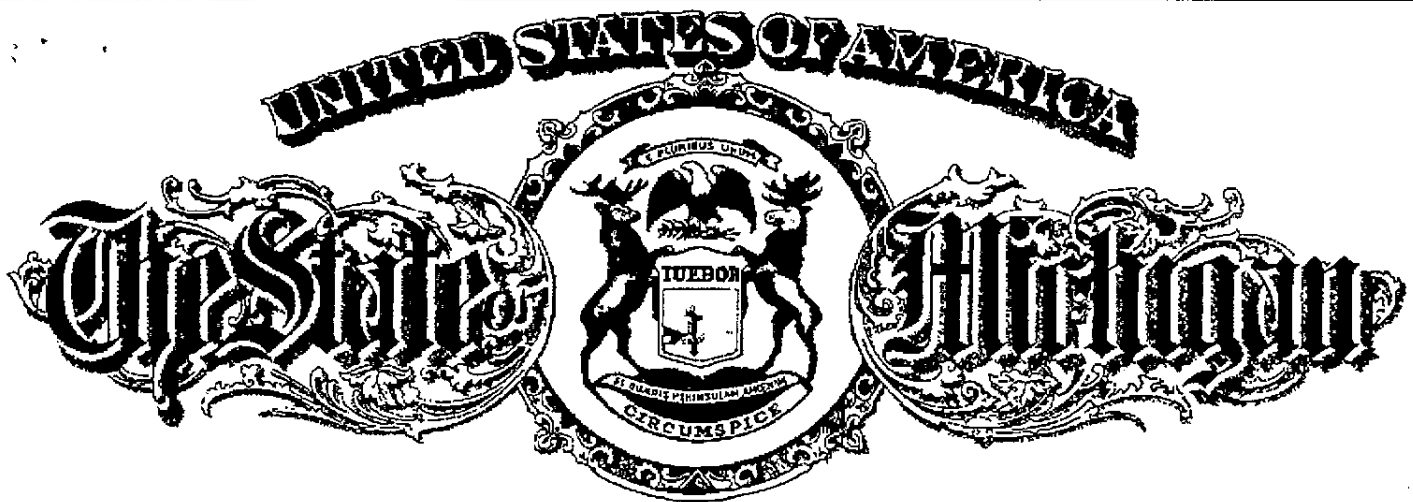
Treasurer: Michael Desmet

Address: 400 Renaissance Center, Detroit, MI 48243

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Jane E. McNamara
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

Jane E. McNamara, President & CEO
(Typed or printed name and capacity of person signing application)



Michigan Department of Consumer and Industry Services

Lansing, Michigan

This is to Certify That

CREDIT COUNSELING CENTERS, INC.

*was validly incorporated on March 8, 1967, as a Michigan nonprofit corporation,
and said corporation is validly in existence under the laws of this State.*

*This certificate is issued to attest to the fact that the corporation is in good standing
in this office as of this date and is duly authorized to transact business or conduct
affairs in Michigan and for no other purpose. It is in the usual form, made by me
as the proper officer, and is entitled to have full faith and credit given it in every
court and office within the United States.*

*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 11th day
of August, 2000.*

, Director

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Corporation, Securities and Land Development Bureau