

NO1000004373

TRANSMITTAL LETTER

Department of State
Division of Corporations
P.O /Box 6327
Tallahassee, FL 32314

SUBJECT: A NEW BEGINNING CREDIT COUNSELING SERVICE, CORP.
(PROPOSED CORPORATE NAME-MUST INCLUDE SUFFIX)

Enclosed, is an original and one (1) copy of the articles of incorporation and a check for:

\$87.50 for Filing Fee, Certified Copy & Certificate

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-05/31/01--01063--006
*****87.50 *****87.50

FROM: Liliana Oliva
Name (Printed or Typed)

174 Bobwhite Rd.
Address

Royal Palm Beach, FL 33411
City, State & Zip

561-682-3548
Daytime Telephone Number

01 JUN 20 PM 4: 17
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NOTE: Please provide the original and one copy of the articles.

G. BULLOCK JUN 21 2001

W01-12849 (4)



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

June 6, 2001

LILIANA OLIVA
174 BOBWHITE RD
ROYAL PALM BEACH, FL 33411

SUBJECT: A NEW BEGINNING CREDIT COUNSELING SERVICE, CORP.
Ref. Number: W01000012849

We have received your document for A NEW BEGINNING CREDIT COUNSELING SERVICE, CORP. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The purpose contained in your articles of incorporation should be more specific. Please correct your articles to reflect the specific purpose for which the corporation is being organized.

Section 617.0803, Florida Statutes, requires that the board of directors never have fewer than three directors.

PLEASE NOTE THAT THE NAME "COUNSELING" IS MISSPELLED ON THE ARTICLES.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6926.

Gina Bullock
Document Specialist
New Filing Section

Letter Number: 301A00034461

ARTICLES OF INCORPORATION
In Compliance with Chapter 617, F.S., (Not for Profit)

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

A NEW BEGINNING CREDIT COUNSELING SERVICE, CORP.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2930 Okeechobee Blvd. Suite 207
West Palm Beach, FL 33411

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

To be able to operate a credit counseling service that assist consumers in getting out of debt by working in conjunction with creditors to reduce or eliminate the interest rate and lower the monthly payment.

ARTICLE IV MANNER OF ELECTION

The manner in which the directors are elected or appointed:

Initially this corporation shall have two directors. The number may either be increased or diminished from time to time by the by-laws but shall never be less than one.

ARTICLE V INITIAL DIRECTORS/OFFICERS

The name and addresses:

Liliana Oliva
174 Bobwhite Rd.
Royal Palm Beach, FL 33411

Alberto Lopez
122 Saratoga Blvd West
Royal Palm Beach, FL 33411

Nanette Porras
107 Elysium Dr.
Royal Palm Beach, FL 33411

ARTICLE VI INITIAL REGISTERED AGENT AND STREET ADDRESS

Liliana Oliva
174 Bobwhite Rd
Royal Palm Beach, FL 33411

ARTICLE VII INCORPORATOR

Liliana Oliva
174 Bobwhite Rd
Royal Palm Beach, FL 33411

.....
Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Liliana Oliva
Signature/Registered Agent

6/13/01
Date

Liliana Oliva
Signature/Incorporated

6/13/01
Date