

TRANSMITTAL LETTER  
N01000008075

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

800004627708--5  
-10/09/01--01004--001  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

SUBJECT: ALLIANCE CREDIT COUNSELING SERVICES, INC.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

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

\$70.00  
Filing Fee

\$78.75  
Filing Fee &  
Certificate of  
Status

\$78.75  
Filing Fee  
& Certified Copy

\$87.50  
Filing Fee,  
Certified Copy  
& Certificate

ADDITIONAL COPY REQUIRED

FROM: CRAIG PORT  
Name (Printed or typed)

2021 N. CONFERENCE DRIVE  
Address

BOCA RATON FL 33486  
City, State & Zip

954 658 0276  
Daytime Telephone number

FILED  
01 NOV 14 PM 1:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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

SMITH NOV 14 2001

WOL-23400  
S



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

October 9, 2001

CRAIG PORT  
2021 N CONFERENCE DR  
BOCA RATON, FL 33486

SUBJECT: ALLIANCE CREDIT COUNSELING SERVICES, INC.  
Ref. Number: W01000023400

We have received your document for ALLIANCE CREDIT COUNSELING SERVICES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation or a statement that the method of election of directors is as stated in the bylaws.

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

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) 245-6927.

Tracy Smith  
Document Specialist  
New Filing Section

Letter Number: 401A00056245

**Articles of Incorporation  
of  
Alliance Credit Counseling Services, Inc.**

FILED  
01 NOV 14 PM 1:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation shall be: Alliance Credit Counseling Services, Inc.

ARTICLE II - PRINCIPAL OFFICE

The place in this state where the principal office of the Corporation is to be located is at 2021 North Conference Drive in Boca Raton, Fl. 33486, in the County of Palm Beach.

ARTICLE III - PURPOSE AND POWERS

Said corporation 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 section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code. More specifically, said corporation is organized to help reduce personal bankruptcy by informing the public on personal money management and aiding low-income individuals and families with financial problems.

Corporation shall have all powers conferred upon corporations, profit and non profit under the Statutes of the State of Florida, provided, however, that the corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the purposes of this corporation. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or (b) by a corporation, 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.

Further, no part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private personas, except that the corporation 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 herein. Also, the Corporation may receive income from appropriate sources determined to be necessary to carry out the purposes of the Corporation, and to determine the best use of those receipts through the preparation of annual budget, approved by the Officers of the Corporation with the advice and guidance of a Certified Public Accountant or other professionals as warranted. Additionally, Corporation, alone, or in cooperation with other persons or organizations, may do any and all lawful acts and things which may be necessary, useful, suitable, or proper for the furtherance, accomplishment, or attainment of any or all of the purposes or powers of the Corporation provided, however, that the Corporation may not exercise any power, either express or implied, in such a manner as would disqualify the corporation from exemption from income tax under Section 501(c)(3) of the Internal Revenue Service. The Corporation to the extent

permitted by law, may exercise its rights and powers, and privileges by holding meetings of its members and officers, and by having one or more offices, by employing personnel consistent with Florida law and the Internal Revenue Code.

#### ARTICLE IV - INITIAL DIRECTORS, OFFICERS & INCORPORATORS

The names and addresses of the subscribers to these Articles of Incorporation and the initial Directors and Officers and of the corporation are as follows:

Craig S. Port, 2021 North Conference Drive, Boca Raton, Fl 33486. Subscriber, Director and President.

Jaymi A. Port, 8341 Boca Rio Drive, Boca Raton, Fl 33433. Director.

Amy Port, 144 Harvard Street, Cranston, RI 02920. Director.

#### ARTICLE V - DISSOLUTION

Upon the dissolution of the Corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or the 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 so disposed of shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the Corporation 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.

#### ARTICLE VI - MANAGEMENT OF CORPORATE AFFAIRS; OFFICERS & DIRECTORS

A. Officers & Directors: The powers of the Corporation shall be exercised, its properties controlled, and its affairs are conducted by the Officers and Directors of this Corporation. The number, qualification, titles, and responsibilities of the Officers and Directors of the Corporation, the manner of nomination, their rights and privileges, their liabilities, and the method of election and/or appointment and/or termination and/or replacement of the Directors, shall be as set forth in the Bylaws of this Corporation. The names and addresses for the present Officers and Directors are contained in these Articles.

B. Employment of Staff: The Officers and Directors may retain staff for the purpose of conducting day-to-day management and supervision of Corporation affairs, consistent with policies and directions set by the Officers and Directors, and with the qualifications and provisions outlined in the Bylaws.

#### ARTICLE VII - AMENDMENTS OF ARTICLES

Amendments to these Articles of Incorporation may be proposed by any Officer or Director and adopted by a vote of a majority of the Officers and Directors of the Corporation.

#### ARTICLE VIII - TERM

The period of the duration of this Corporation is perpetual, unless dissolved according to law.

ARTICLE IX - ENABLING LAW

This Corporation is organized pursuant to Chapter 617, Florida Statutes, as a corporation not for profit.

ARTICLE X - REGISTERED OFFICE AND AGENT

The address of the Corporation's initial registered office and agent in the State of Florida is:

Craig S. Port, 2021 N. Conference Drive Boca Raton, Fl 33486

ARTICLE XI - NONDISCRIMINATION

No person shall be denied membership, association with participation in the programs of, or other involvement with the business and services of the Corporation on the basis of race, creed, national origin, age, sex, handicap, or religion. This principal shall be reflected in the Bylaws, and in the policies and programs subsequently enacted by the Board.

In witness whereof, the undersigned Incorporator has executed these Articles of Incorporation, for the purposes of forming this Corporation, not-for-profit, under the laws of the State of Florida, this 31 day of OCTOBER, 2001.

Craig S. Port, Incorporator  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA  
01 NOV 14 PM 2001  
FILED

State of Florida  
County of Palm Beach

Before me, the undersigned officer, personally appeared, Craig S. Port, who, being first duly sworn, acknowledged to me that he is the person described as the Incorporator of, and the one who executed, the foregoing Articles of Incorporation, and that he executed the same for the purposes therein expressed. He is well known to me or has produced a Florida Driver's License as identification.

Witness my hand and seal this 31 day of OCTOBER, 2001.

Ed N. Port  
Notary Public,  
State of Florida at large  
My commission expires

(NOTARY SEAL)



ACCEPTANCE BY REGISTERED AGENT

The undersigned accepts the appointment as a registered agent for this corporation pursuant to Section 617.0501 (3) of Florida Statutes and states that the undersigned is familiar with, and accepts, the obligations of that position.

Signed: Craig S. Port  
Craig S. Port