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Account Name : A 1 A CORPORATE SERVICES, INC.
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FLORIDA NON-PROFIT CORPORATION

W&C DEBT COUNSELING INC.

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ARTICLES OF INCORPORATION
OF
W&C DEBT COUNSELING INC.
A Florida Corporation Non Profit

Pursuant to the provisions of section 617.1006, Florida Statutes, the undersigned Florida nonprofit corporation adopts the following articles of incorporation.

ARTICLE I

The name of the corporation shall be W&C DEBT COUNSELING INC. (the "Corporation"). Said corporation is organized exclusively for charitable, educational and scientific purposes including for such purposes the making of distributions to organizations under section 501(c)(3) of the Internal Revenue Code (or the corresponding section of any future Federal tax code).

ARTICLE II

The street address of the initial principal office of the Corporation shall be 18848 NW. 78TH PL MIAMI LAKES, FL 33015.

ARTICLE III

This corporation was specifically created for Debt Consolidation.

The Corporation shall also be authorized to engage in and transact any and all lawful business within and without the State of Florida or United States for which corporations not for profit may be incorporated under Chapter 617, Florida Statutes, as amended and supplemented. No part of the net earnings of the corporation shall inure to the benefit of, or be distributed to its members, trustees, directors, officers or other private persons 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 section 501(c)(3) purposes. 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, this 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.

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ARTICLE IV

The initial directors and officers shall be as hereinafter designated:

JACQUILINE WHIGHAM
18848 NW. 78TH PL.
MIAMI LAKES, FL 33015

Director,
President

KELSEY CORDERO
18848 NW. 78TH PL.
MIAMI LAKES, FL 33015

Director,
Vice President,
Treasurer

MICHAEL WHIGHAM
18848 NW. 78TH PL.
MIAMI LAKES, FL 33015

Director,
Secretary

ERNEST CHERRY
18848 NW. 78TH PL.
MIAMI LAKES, FL 33015

Director

The succeeding officers and directors of the Corporation shall be elected in accordance with terms and conditions set forth in the bylaws for the Corporation.

ARTICLE V

The Corporation shall have all of the powers conferred upon corporations organized pursuant to the provisions of Chapter 617, Florida Statutes, as amended and supplemented.

Notwithstanding any provision contained in these articles, the corporation is required to distribute its income for each taxable year at the times and in the manner as not to subject the corporation to tax under section 4942 of the Internal Revenue Code. In addition, the Corporation shall not, during any period and to the extent it is a private foundation described in section 509 of the Internal Revenue Code, (a) engage in any act of self-dealing; (b) retain any excess business holdings; (c) make any investments in a manner as to subject the corporation to tax under section 4944 of the Internal Revenue Code; or (d) make any taxable expenditure as defined in section 4945(d) of the Internal Revenue Code.

ARTICLE VI

The corporation shall be perpetual. Upon the dissolution of this non-profit 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 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 organizations as the court shall determine.


ARTICLE VII

The street address of the initial registered office of the Corporation is 18848 NW. 78TH PL., MIAMI LAKES, FL 33015 , and the initial registered agent of the Corporation at that address is JACQUILINE WHIGHAM.

ARTICLE VIII

The name and address of the incorporator for the Corporation is JACQUILINE WHIGHAM, 18848 NW. 78TH PL., MIAMI LAKES, FL 33015.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this February 23, 2004 .


JACQUILINE WHIGHAM, Registered Agent

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CERTIFICATE OF DESIGNATION OF REGISTERED AGENT AND REGISTERED OFFICE

PURSUANT TO FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

- 1. The name of the Corporation is W&C DEBT COUNSELING INC.
- 2. The name and address of the registered agent is: JACQUILINE WHIGHAM, 18848 NW. 78TH PL., MIAMI LAKES, FL 33015.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, 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 RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Jacqueline Whigham
 JACQUILINE WHIGHAM, Incorporator

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