

**Electronic Articles of Incorporation
For**

N1100000051
FILED
January 03, 2011
Sec. Of State
rvarnadore

NATIONAL FINANCIAL RECOVERY ASSOCIATION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

NATIONAL FINANCIAL RECOVERY ASSOCIATION, INC.

Article II

The principal place of business address:

4399 ARBOR WAY
PALM BEACH GARDENS, FL. 33410

The mailing address of the corporation is:

4399 ARBOR WAY
PALM BEACH GARDENS, FL. 33410

Article III

The specific purpose for which this corporation is organized is:

ORGANIZED TO OPERATE EXCLUSIVELY FOR CHARITABLE,
 SCIENTIFIC, EDUCATIONAL AND LITERARY PURPOSES OF SECTION
501(C)(3) OF THE IRS CODE. SPECIFICALLY, ISSUES OF
WORKFORCE AND ALL ASPECTS OF CONTINUING AFFORDABLE HOUSING.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

The name and Florida street address of the registered agent is:

JEANNE M GUARNIERI
4399 ARBOR WAY
PALM BEACH GARDENS, FL. 33410

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JEANNE M GUARNIERI

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Article VI

The name and address of the incorporator is:

JEANNE M GUARNIERI
4399 ARBOR WAY

PALM BEACH GARDENS FL 33410

Electronic Signature of Incorporator: JEANNE M GUARNIERI

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: DIR
JEANNE M GUARNIERI
4399 ARBOR WAY
PALM BEACH GARDENS, FL. 33410

Title: DIR
CARL M ASHTON
3730 # 12 SANDPIPER DR
BOYNTON BEACH, FL. 33436

Title: DIR
PATRICIA A WILLIAMS
1799 SANDRIDGE RD
DORCHESTER, SC. 29437

Article VIII

The effective date for this corporation shall be:

01/03/2011