

F99000001857



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 197478 4347351

AUTHORIZATION :

Patricia Pyjuts

COST LIMIT : \$ 70.00

ORDER DATE : April 7, 1999

ORDER TIME : 3:37 PM

ORDER NO. : 197478-005

CUSTOMER NO: 4347351

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CUSTOMER: Colleen Helmlinger, Esq
Whiteford Taylor & Preston
7 St. Paul Street
Suite 1400
Baltimore, MD 21202

RECEIVED

99 APR -8 PM 4:40

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

FOREIGN FILINGS

NAME: CONCORD CREDIT, LA FUNDACION
HISPANA DE CREDITO, INC.

XXXX QUALIFICATION (TYPE: NP)

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janna Wilson

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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4/9/99

**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. Concord Credit, La Fundacion Hispana de Credito, 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. Nevada 3. 33-0770440
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 8/22/97 5. Perpetual
(Date of Incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. Upon qualification
(Date corporation first conducted Affairs in Florida - See sections 617.1501, 617.1502, and 817.155, F.S.)
7. 12465 Lewis Street, Suite 101
Garden Grove, PA 92840
(Current mailing address)
8. Non-profit consumer credit counseling and related activities
(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:**
Corporation Service Company
(Name)
1201 Hays Street, Suite 105
(Office address)
Tallahassee, Florida, 32301
(City) (Zip Code)

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.

By:



(Registered agent's signature)

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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)

See attached Addendum for List of Directors

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

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

President: David C. Jones, Ph.D.
CEO

Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Executive Vice President: Robert J. Barrett

Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Vice President: ~~Secretary~~ Rebecca E. Stiehl

Address: 1768 Park Center Drive, Suite 400, Orlando, FL 32835

Secretary/Treasurer: Etta W. Money

Address: 1768 Park Center Drive, Suite 400, Orlando, FL 32835

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

13. Etta W. Money
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

Etta W. Money Secretary/Treasurer
(Typed or printed name and capacity of person signing application)

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12.A - LIST OF DIRECTORS

Director: Richard Anderson, Ph.D.
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: James Harris
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: David C. Jones, Ph.D. (ex-officio)
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: Jonathan Z. May, Esquire
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: Norris Overton
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

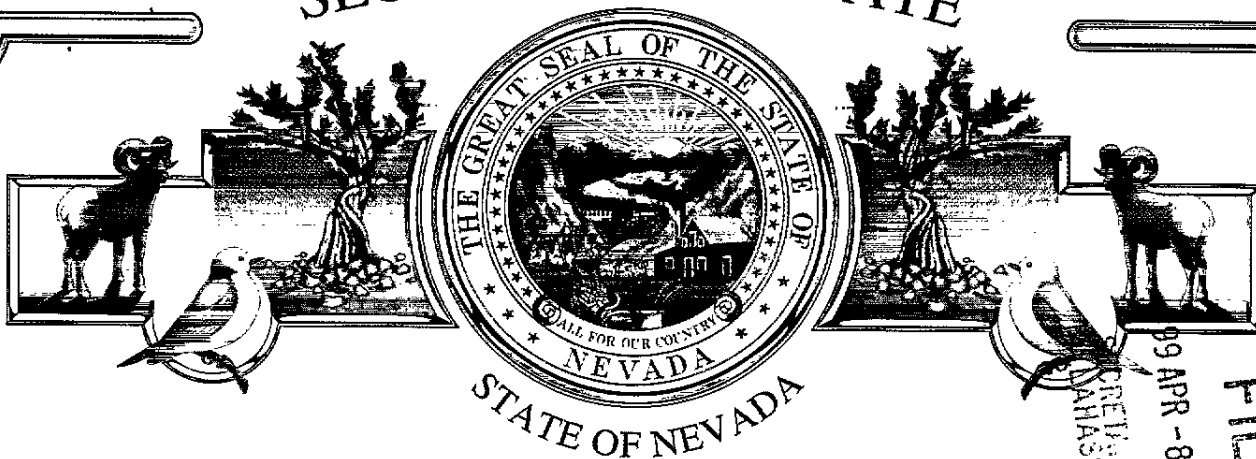
Director: Lonnie Ritzer, Esquire
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: Tim Raftis
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

Director: Flora Williams, Ph.D.
Address: 1768 Park Center Drive, Suite 400
Orlando, Florida 32835

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TAMMASEE, FLORIDA

CERTIFICATE OF EXISTENCE WITH STATUS IN GOOD STANDING

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, limited-liability companies, limited partnerships, and limited-liability partnerships pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate.

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **CONCORD CREDIT, LA FUNDACION HISPANA DE CREDITO**, as a non profit corporation duly organized under the laws of Nevada and existing under and by virtue of the laws of the State of Nevada since August 22, 1997, and is in good standing in this state.

IN WITNESS WHEREOF, I have hereunto set my hand
and affixed the Great Seal of State, at my office, in
Carson City, Nevada, on March 4, 1999.



Dean Heller
Secretary of State

By *Joan E. Priddy*
Certification Clerk