NOOCANS CITACET OF State

Inner City Credit Courseling Services, Inc.

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

	(PROPOSED CORPORATI	E NAME – <u>MUST INCLUI</u>	DE SUFFIX)	
			米米米米率7日。7	01100019
Enclosed is an original ar	id one (1) copy of the articl	es 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 CO	PY REOURED	
FROM: _	16208 NE		JALI	
	City, S	tate & Zip	- AS	1 (Special)

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

Daytime Telephone number

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ARTICLES OF INCORPORATION

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

OF

Inner City Credit Counseling Services, Inc.

A NON-PROFIT CORPORATION

In compliance with Chapter 617, F.S.,
Not-For Profit Corporations

Article I: Name

The name of this corporation shall be:

Inner City Credit Counseling Services, Inc.

Article II: Principal Office

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

16208 NE 12th Avenue

North Miami Beach, Florida

33162

Article III: Purpose

The purpose for which the corporation is organized is:

To provide credit counseling services for clients, regardless of ability to pay, and related counseling services for clients that maybe facing bankruptcy proceedings as well as other related credit and credit counseling services as needed.

We do NOT issue any type of credit products but offer services for those people interested in credit counseling.

This corporation is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code, 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 corresponding section of any future federal tax code.

Article IV: Manner of Election

The manner in which the directors are elected or appointed is as follows:

The initial Board of Directors will be appointed until which time as stated in the corporation bylaws they will be elected at the First Annual Meeting of the Corporation.

Article V: Initial Directors

The name(s) and address(s) of the initial Board of Directors are:

- A) Mitchell S. Marks
- B) Vivian Marks
- C) Paul M. Dolnier

The address(es) of the above named persons shall be:

16208 NE 12th Avenue, North Miami Bch, Fla. 33162

Article VI: Initial registered agent & address

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

Paul M. Dolnier

16208 NE 12th Ave

North Miami Bch, Florida

33162

Article VII: Incorporator

The name and address of the **Incorporator** of this corporation is:

Paul M. Dolnier

16208 NE 12th Avenue

North Miami Bch, Florida

33162

Article VIII: Duration of Corporation

The period of duration of this corporation is perpetual.

Article IX: Additional Provisions

Upon the dissolution of this corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the federal government, or to a state or local government, for a public purpose.

No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by Section 501(h) of the Internal Revenue Code), and this 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.

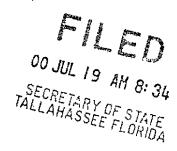
Article IX: Additional Provisions (continued)

No part of the net earnings of this corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons, except that this 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 in these Articles.

Notwithstanding any other provision of these Articles, this corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code.

Article IX: Additional Provisions (continued)

In any taxable year in which this corporation is a private foundation as described in Section 509(a) of the Internal Revenue Code, the corporation 1) shall distribute its income for said period at such time and manner as not to subject it to tax under Section 4942 of the Internal Revenue Code; 2) shall not engage in any act of self-dealing as defined in Section 4941(d) of the Internal Revenue Code; 3) shall not retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; 4) shall not make any investments in such manner as to subject the corporation to tax under Section 4944 of the Internal Revenue Code; and 5) shall not make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.



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.

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Paul M. Oliu. Signature of Registered Agent	7-17-2000
signature or Registered Agent	Date
Paul VM. Dolnier	7-17-2000
Signature of Incorporator	Date