

Division of Corporations

Page 1 of 2

N00000004865

Florida Department of State

Division of Corporations

Public Access System

Katherine Harris, Secretary of State

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

((H00000038180 6))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To:

Division of Corporations
Fax Number : (850)922-4001

From:

Account Name : COURT ACCESS CENTERS OF AMERICA
Account Number : 075350000541
Phone : (813)875-1333
Fax Number : (813)875-2703

FLORIDA NON-PROFIT CORPORATION

Credit & Bankruptcy Foundation, Inc.

Certificate of Status	0
Certified Copy	1
Page Count	051
Estimated Charge	\$78.75

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JUL 24 AM 8:24

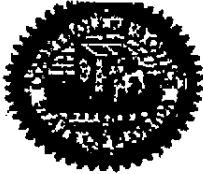
JUN-27-00 09:33A courtaccess
JUN-27-2000 10:55

DIVISION OF BANKING

8138752703

036 410 3040

P.02



ROBERT F. MULLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

June 27, 2000

Mr. Arthur E. Frank
90 Columbia Drive, Suite A
Tampa, Florida 33608

Dear Mr. Frank:

Re: "Credit & Bankruptcy Foundation, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered as a fictitious name to conduct business in the state of Florida.

Sincerely,

Alex Hager
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JUL 24 AM 8:24

Division of Banking
101 East Gaines Street, Suite 638, Telephone: (850) 410-9111

Audit # H00000038180
**ARTICLES OF INCORPORATION
 OF
 CREDIT & BANKRUPTCY FOUNDATION, INC.
 A FLORIDA NONPROFIT CORPORATION**

The undersigned incorporator to these Articles of Incorporation hereby forms a corporation under the laws of the State of Florida as follows:

ARTICLE I

Name and Address

The name of this Corporation is:

Credit & Bankruptcy Foundation, Inc.

The mailing address and street address of the Corporation are:

**90 Columbia Dr., Suite A
 Tampa, FL 33606**

ARTICLE II

Term of Existence

This Corporation shall have perpetual existence, commencing upon the date of filing of these Articles with the Florida Department of State.

ARTICLE III

Purpose

A) This Corporation is a not-for-profit corporation organized under Chapter 617, Florida Statutes. It is not organized for the private gain of any person. The specific purposes of the corporation are for the purpose of transacting any and all lawful business.

This form was prepared with the assistance of CourtAccess Centers of America, Inc., a non-lawyer located at 3249 W Cypress St., Suite C, Tampa, FL 33607, 813-875-1333.

Audit # H00000038180

FILED
 SECRETARY OF STATE
 DIVISION OF CORPORATIONS
 00 JUL 24 AM 8:24

Audit # H00000038180

B) Said organization is organized exclusively for charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distribution 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. No part of the net earnings of the organization shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the organization 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 the purpose clause hereof. No substantial part of the activities of the organization shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the organization shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of this document, the organization shall not carry on any other activities not permitted to be carried on (a) by an organization exempt from federal income tax under section 501 C (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by an organization, contributions to which are deductible under section 170 C (2) of the Internal Revenue Code, or corresponding section of any future federal tax code. Upon the dissolution of the organization, 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 disposed of shall be disposed of by Court of Common Pleas of the county in which the principal office of the organization 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 IV

Manner of Election of Members

The corporation shall have Voting Members, who shall be elected (and may be removed) by the Voting Members, and who shall have all the rights and privileges of members of the Corporation. The Bylaws may provide for Nonvoting Members of one or more classes, who shall be admitted in such manner and who shall have such rights and privileges as are set forth in the Bylaws, but who shall not have the right to vote.

Audit # H00000038180

Audit # H00000038180

ARTICLE V

Nonstock Basis

The Corporation is organized (and shall be operated) within the meaning of the Not For Profit Corporation Act, and shall not have the power to issue shares of any type or class of stock, but may issue membership certificates if so provided in the Bylaws.

ARTICLE VI

Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is:

**90 Columbia Dr., Suite A
Tampa, FL 33606**

and the name of its registered agent at such address is:

Tekla A. Ulrich

ARTICLE VII

Initial Board of Directors

This Corporation shall have three director(s) initially. The number of directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than three (3). The name and address of the initial directors of this Corporation is:

Name and Address

**Arthur E. Frank, President
90 Columbia Dr., Suite A
Tampa, FL 33606**

**Daniel A. Ulrich, Vice President
90 Columbia Dr., Suite A
Tampa, FL 33606**

**Chandler H. Rigdon, Jr., Director
90 Columbia Dr., Suite A
Tampa, FL 33606**

Audit # H00000038180

ARTICLE VIII

Incorporator

The name and address of the person signing these Articles are:

Name and Address

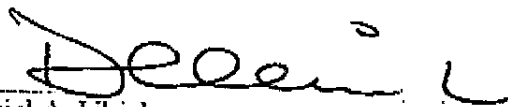
Daniel A. Ulrich
90 Columbia Dr., Suite A
Tampa, FL 33606

ARTICLE IX

Amendment

These Articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation. this day, Thursday, July 20, 2000.


Daniel A. Ulrich

Audit # H00000038180

ACCEPTANCE BY REGISTERED AGENT

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.

Date: July 20, 2000


Tekla A. Ulrich

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JUL 24 AM 8:24

This form was prepared with the assistance of CourtAccess Centers of America, Inc., a non-lawyer located at 3249 W Cypress St., Suite C, Tampa, FL 33607, 813-875-1333.

Audit # H00000038180