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

SUBJECT: <u>National Association of Credit Counseling</u> Inc

100003513931--- 9: -12/27/00--01031--006 *****78.75 *****78.75

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee

\$78.75 Filing Fee & Certificate of Status □\$78.75

■ \$87.50

Filing Fee

Filing Fee,

& Certified Copy

Certified Copy & Certificate

ADDITIONAL COPY REQUIRED

FROM: Dubrow Suker + Associates, P.A. Name (Printed or typed)

2832 University Drive

Coral Springs FL 33065

954-345-0323

Daytime Telephone numb

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

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ARTICLES OF INCORPORATION of

National Association of Credit Counseling, Inc.

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

National Association of Credit Counseling, Inc.

ARTICLE II - INITIAL REGISTERED OFFICE

The principal office, if known, or the mailing address of the corporation is:

National Association of Credit Counseling, Inc. 1860 N. Pine Island Road, Suite 113 Plantation, FL 33322

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in activities or business permitted under the laws of the United States and the State of Florida. The Purpose of the company is to engage in credit counseling.

ARTICLE IV - MANNER OF ELECTION

The corporation shall have three(3) director initially. The number of directors may be either increased or diminished from time to time by election by majority of directors.

They are appointed by the founder.

ARTICLE V - OFFICERS

The corporation has 2 officers:

Nadine Smith – President and Treasurer Laurence Smith – Vice President and Secretary

Trevor Rhodes - Vice President & Director ARTICLE VI - INITIAL REGISTERED AGENT

Dubrow Duker & Associates, P.A. 2832 University Drive Having been named as registered agent to accept services 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.

Signature/Registered Agent

Signature/Incorporator

Date

Date

Date

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

Nadine Smith 1860 N. Pine Island Road, Ste. 113 Plantation, FL 33322 IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 12th day of December 2000.

Jack Bedelmah (Seal)