

# NO1000000/127

## TRANSMITTAL LETTER

FILED

01 FEB 15 AM 11:54

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

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

SUBJECT: CONSUMER DEBT MANAGEMENT, INC.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

800003562948--6  
-01/22/01--01111--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  
Filing Fee  
& Certified Copy

☐ \$87.50  
Filing Fee,  
Certified Copy  
& Certificate

**ADDITIONAL COPY REQUIRED**

FROM: JOAN Villazon  
Name (Printed or typed)

611 S.W. 28 Rd.  
Address

Miami, FL 33129  
City, State & Zip

305-859-8070  
Daytime Telephone number

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

✓  
CB2-16  
01-1799



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

February 1, 2001

CONSUMER DEBT MANAGEMENT, INC.  
611 SW 28 RD  
MIAMI, FL 33129

We have received your document for CONSUMER DEBT MANAGEMENT, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation or a statement that the method of election of directors is as stated in the bylaws.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6925.

Cynthia Blalock  
Document Specialist

Letter Number: 301A00006207

**Articles of Incorporation  
of  
Consumer Debt Management, Inc.  
a corporation not for profit**

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**Article I - Name**

The name of this corporation is Consumer Debt Management, Inc. a corporation not for profit.

**Article II- Principle Office**

The mailing address of this corporation shall be:  
2200 S.W. 16th St. Ste. 216  
Miami, FL 33145

**Article III - Purpose**

The purpose of this non-profit organization is to arrange consolidation of debts.

**Article IV - Qualification of Members**

The qualifications for membership shall be determined by the by-laws.

**Article V - Initial Registered Office and Agent**

The Street Address of the Initial registered office of this corporation is 2200 S.W. 16th St. Ste. 216 Miami, FL 33145 and the name of the initial registered agent is Joan Villazon at the above address.

**Article VI - Incorporator**

The name and address of the Incorporator signing these articles is:  
Joan Villazon - Owner of Consumer Debt Management, Inc.  
2200 S.W. 16th St. Ste. 216  
Miami, FL 33145

## **Article VII - Initial Board of Directors**

**This corporation shall have 3 directors. The following is the name and address of the directors:**

**Joan Villazon  
611 S.W. 28 Rd.  
Miami, FL 33129**

**Cira Villazon  
247 S.W. 8th St. #259  
Miami, FL 33130**

**Larry Carman  
5576 Ragan  
The Colony, TX 75056**

## **Article VIII**

**The Board of Directors shall elect any other members at each annual meeting. The method of electing Directors is stated in the by-laws.**

## **Article IX - Officers**

**The legal affairs of the corporation shall be managed by the officers who shall be elected at the annual meeting each year to serve the ensuing year. The officers of the corporation shall serve until their respective successors in office shall be elected and duly qualified.**

## **Article X - Revenue**

**No part of the net earnings of the corporation shall inure the benefit of or be distributable to its members, directors and officers or other private persons, except that the 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 article III hereof. The corporation shall not in any way , directly or indirectly, carry on propaganda or otherwise attempt to influence legislation, or participate or intervene in any political campaign on behalf of any candidate for public office, by publishing or distributing statements or otherwise. Notwithstanding any other provisions of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from Federal Income Tax under section 501 (c) (3) of the**

Internal Revenue Code of the 1954 (or the corresponding provisions of any future United States Internal Revenue Law), or (b) by a corporation, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code of 1986 ( or the corresponding provisions of any future United States Revenue Law).

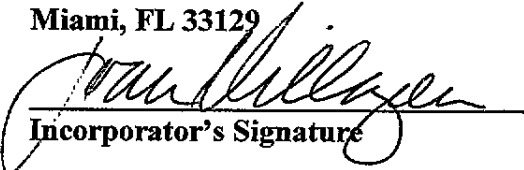
### Article XI - Dissolution

Upon dissolution of the corporation, The Board of Directors shall, after paying or making provisions for the payment of all of the liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the purposes of the corporation in such manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as an exempt organization or organizations under Section 501 (c) (3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any of such assets not so disposed of shall be disposed of by the Circuit Court of the County in which the principle office of the corporation 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.

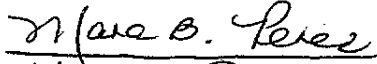
In witness whereof, the undersigned Incorporator has executed these Articles of Incorporation on the date of signing.

Dated: January 15th, 2001

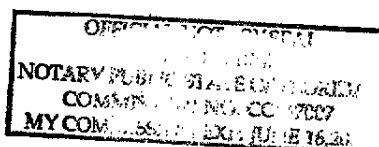
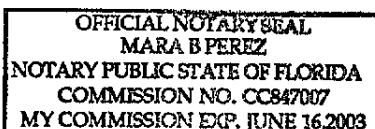
By Joan Villazon, Incorporator  
Address: 611 S.W. 28 Rd.  
Miami, FL 33129

  
Incorporator's Signature

JOAN VILLAZON  
Incorporator's Name

  
Maria B. Perez - Notary Public

Sworn to and Subscribed before me on this 17<sup>th</sup> day of January, 2001.



In compliance with Section 607.0501, Florida Statutes, the following is submitted:

First that Consumer Debt Management, Inc. , desiring to organize or qualify under the laws of the State of Florida, has named Joan Villazon, located at 611 S.W. 28 Rd. Miami, FL 33129, as it's agent to accept service of process within Florida.

Dated: January 15, 2001

  
Joan Villazon, Registered Agent

Having been named to accept service of process for the above stated Corporation, at the place designated in this certificate, I hereby agree to act in this capacity. I further agree to comply with the provisions of all Statutes relative to the proper performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Dated: January 15, 2001

By Joan Villazon, Registered Agent



  
Mara B. Perez - Notary Public

Sworn to and subscribed before me on this 17th day of January, 2001.

