

**Electronic Articles of Incorporation
For**

**N01000005734
FILED
July 24, 2001
Sec. Of State**

PROTECTIVE CREDIT COUNSELING SERVICES INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

PROTECTIVE CREDIT COUNSELING SERVICES INC.

Article II

The principal place of business address:

2261 WEST BAY DRIVE
C
LARGO, FL. 33770

The mailing address of the corporation is:

2261 WEST BAY DRIVE
C
LARGO, FL. 33770

Article III

The specific purpose for which this corporation is organized is:

THE PURPOSE OF THE NON-PROFIT CREDIT COUNSELING SERVICES
FOR INDIVIDUALS AND FAMILIES IN ORDER TO ASSIST THEM IN
MANAGING THEIR FINANCES.

Article IV

The manner in which directors are elected or appointed is:

APPOINTED BY THE PRESIDENT

Article V

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

DEMETRIOS LAMBROPOULOS
2332 HARN BLVD
CLEARWATER, FL. 33764

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: DEMETRIOS LAMBROPOULOS

Article VI

The name and address of the incorporator is:

DEMETRIOS LAMBROPOULOS
2332 HARN BLVD
CLEARWATER, FL 33764

Incorporator Signature: DEMETRIOS LAMBROPOULOS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
LINDA M PERRI
2261 WEST BAY DRIVE SUITE C
LARGO, FL. 33770

Title: P
DAVID PERRI
2261 WEST BAY DRIVE SUITE C
LARGO, FL. 33770

Title: P
KENDRICK MAYNOR
2261 WEST BAY DRIVE SUITE C
LARGO, FL. 33730

Title: P
DEMETRIOS LAMBROPOULOS
2261 WEST BAY DRIVE SUITE C
LARGO, FL. 33770