TERESA ROMAN (Requestor's Name) 2805 LITTLE DEAL ROAD (Address) TALLAHASSEE, FLORIDA 32308 385-6735 OFFICE USE ONLY

(City, State, Zip)

CR2E031(10/92)

(Phone #)

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known): (Corporation Name) (Document #) 3. (Corporation Name) (Document #) (Corporation Name) (Document #) Pick up time Certified Copy Will wait Photocopy Certificate of Status NEW FIEINGS **AMENDMENTS** \*\*\*\*\*70.00 \*\*\*\*\*70.00 Profit & Amendment NonProfit Resignation of R.A., Officer/Director Limited Liability Change of Registered Agent Domestication Dissolution/Withdrawal Other Merger OTHER FILINGS REGISTRATION/ QUALIFICATION Annual Report Foreign Fictitious Name Limited Partnership Name Reservation Reinstatement Trademark Examiner's Initials Other

#### ARTICLES OF INCORPORATION

of

Center for Credit Counseling Services, Inc. a corporation not for profit

#### ARTICLE I - NAME

The name of this corporation is Center for Credit Counseling Services, Inc. , a corporation not for profit

## ARTICLE II - PRINCIPAL OFFICE

The mailing address of this corporation shall be:
Apt. #306
4836 North State Road 7
Coconut Creek, Florida 33073

#### ARTICLE III - PÜRPOSE

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

ARTICLE IV - QUALIFICATION OF MEMBERS

To be determined in the By-Laws.

#### ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 3732 N.W. 16th Street, Fort Lauderdale, Florida 33311 and the name of the initial registered agent of this corporation at that address is Filings, Inc., a Florida corporation.

### ARTICLE VI - INCORPORATOR

The name and address of the Incorporator signing these articles is
Teresa Roman
Vice-President, Filings, Inc., a Florida corporation,
3732 Northwest 16th Street, Fort Lauderdale, Florida 33311.

# ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have three (3) Directors constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the Bylaws but in no event shall be less than three (3). The names and addresses of the initial Board of Directors of this corporation are:

Bernard Allen
Apt. #306, 4836 North State Road 7
Coconut Creek, Florida 33073
Betsy A. Jimenez
8213D Thames Boulevard, Boca Raton, Florida 33433
Martha V. Allen
332 Wood Hollow Court, Marietta, Georgia 30067

ARTICLE VIII - BOARD OF DIRECTORS ELECTIONS

The Board of Directors shall be elected by the membership at each annual meeting of the members.

# 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 for 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 to the benefit of or be distributable to its members, Directors, 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 under Section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision 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 provision of any future United States Revenue Law).

# ARTICLE XI - DISSOLUTION

Upon the dissolution of the corporation, The Board of Directors shall, after paying or making provision 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, scientific purposes as shall at the time qualify as 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 principal 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: August 14, 2001

Filings, Inc. by Teresa Roman, Vice-President

Incorporator

Certificate designating place of business or domicle for the service of process within Florida, upon whom process may be served.

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

First that Center for Credit Counseling Services, Inc., desiring to organize or qualify under the laws of the State of Florida, has named Filings, Inc., a Florida corporation, located at 3732 N.W. 16th Street, Fort Lauderdale, Florida, as its agent to accept service of process within Florida.

Dated: August 14, 2001

Teresa Roman, Vice-President

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: August 14, 2001

Filings, Inc. by Teresa Roman, Vice-President

TALLAHASSEE FLORIDA