

ROBERT J. JONES, P.A.
ATTORNEY AND COUNSELOR AT LAW

ALSO ADMITTED IN TENNESSEE
CERTIFIED CIVIL CIRCUIT MEDIATOR
REGISTERED PROFESSIONAL ENGINEER
AMERICAN ARBITRATION ASSOCIATION
PANEL OF NEUTRALS

6500 CENTRAL AVENUE
ST. PETERSBURG, FL 33707
TELEPHONE (727) 344-6555
FAX (727) 345-1368

N01000008446

400004652124--5
-11/01/01--01020--007
*****78.75 *****78.75

SECRETARY OF STATE
DIVISION OF CORPORATIONS
P. O. BOX 6327
TALLAHASSEE, FL 32314

RE: ARTICLES OF INCORPORATION FOR:
CHRISTIAN DEBT COUNSELING CENTERS, INC.

Dear Madam or Sir:

Enclosed is the original and one copy of the Articles of Incorporation for CHRISTIAN DEBT COUNSELING CENTERS, INC.

Also enclosed is our check payable to the Secretary of State for \$78.75 for the filing fee.

Please return your stamped acceptance of these Articles and Assignment of Charter number to the address listed above.

If you should have any questions, please feel free to contact my office at (727) 344-6555.

Sincerely,


Robert J. Jones

RJJ/mb

Enclosures

6246
1001-25341
2295

FILED
2001 DEC -4 AM 9:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA

12/4/01



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

FILED

2001 DEC -4 AM 9:49

SECRETARY OF STATE
TALLAHASSEE FLORIDA

November 16, 2001

ROBERT J. JONES, ESQ.
6500 CENTRAL AVENUE
ST. PETERSBURG, FL 33707

SUBJECT: CHRISTIAN DEBT COUNSELING CENTERS, INC.
Ref. Number: W01000025341

We have received your document for CHRISTIAN DEBT COUNSELING CENTERS, 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):

Section 617.0803, Florida Statutes, requires that the board of directors never have fewer than three directors.

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) 245-6973.

Claretha Golden
Document Specialist
New Filings Section

Letter Number: 901A00061903



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

FILED

2001 DEC -4 AM 9:49

SECRETARY OF STATE
TALLAHASSEE FLORIDA

November 2, 2001

ROBERT J. JONES, ESQ.
6500 CENTRAL AVENUE
ST. PETERSBURG, FL 33707

SUBJECT: CHRISTIAN DEBT COUNSELING CENTERS, INC.
Ref. Number: W01000025341

We have received your document for CHRISTIAN DEBT COUNSELING CENTERS, 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):

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) 245-6973.

Claretha Golden
Document Specialist
New Filings Section

Letter Number: 101A00059907

FILED

ARTICLES OF INCORPORATION
OF
CHRISTIAN DEBT COUNSELING CENTERS, INC.

2001 DEC -4 AM 9:49

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I. CORPORATE NAME.

The name of this corporation shall be CHRISTIAN DEBT COUNSELING CENTERS, INC.

ARTICLE II. PRINCIPAL OFFICE.

The principal place of business and mailing address of this corporation shall be 6500 Central Avenue, St. Petersburg, FL 33707.

ARTICLE III. PURPOSE.

The specific purpose for which the corporation is organized is for the clinical delivery of asset protection and debt reorganization services to continuing members.

ARTICLE IV. MANNER OF ELECTION.

The manner in which the Directors are elected or appointed is by a majority vote of the founding Directors.

ARTICLE V. INITIAL DIRECTORS/OFFICERS.

The initial Directors and Officers shall be:

MARY C. JONES, President and Incorporator
MAUREEN B. BAETEN, Secretary
ROBERT J. JONES, Registered Agent

ARTICLE VI. NAME AND ADDRESS OF REGISTERED AGENT

The name and address of the initial Registered Agent is:

ROBERT J. JONES, Registered Agent
6500 Central Avenue
St. Petersburg, FL 33707

ARTICLE VII. NAME AND ADDRESS OF INCORPORATOR.

The name and address of the Incorporator to these articles of incorporation is:

MARY C. JONES, Incorporator
7909 Garden Drive N.
St. Petersburg, FL 33710

ARTICLE VIII. 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; however, there shall never be fewer than three directors nor more than five. The names and addresses of the initial Board of Directors of the corporation are:

MARY C. JONES
7909 Garden Drive N.
St. Petersburg, FL 33710

ROBERT J. JONES
6500 Central Avenue
St. Petersburg, FL 33707

MAUREEN B. BAETEN
6500 Central Avenue
St. Petersburg, FL 33707

The directors shall be elected annually at a duly-called meeting of the Board of Directors and shall be elected by a majority vote.

The undersigned has executed these articles of incorporation on
11/29/01, 2001.

l.s.

Mary C. Jones
MARY C. JONES
Incorporator

In the presence of:

[Signature] of St. Petersburg, Florida
First Witness

[Signature] of St. Petersburg, Florida
Second Witness

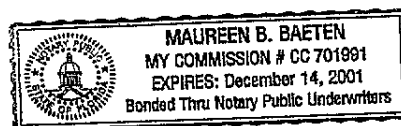
STATE OF FLORIDA
COUNTY OF PINELLAS

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the aforesaid State and County to take oaths and acknowledgments, personally appeared MARY C. JONES, to me known or identified by Florida Drivers License No. _____ to be the person described in, and who executed the foregoing instrument as the INCORPORATOR, and she acknowledged and did take oath before me that she executed the same.

WITNESS my hand and official seal in the County and State aforesaid this 29th day of November, 2001.

Maureen B. Baeten
NOTARY PUBLIC

My commission expires : 12-14-2001



ACCEPTANCE BY THE REGISTERED AGENT

I, ROBERT J. JONES, 6500 Central Avenue, St. Petersburg, Florida 33707, do hereby accept appointment as Registered Agent of CHRISTIAN DEBT COUNSELING CENTERS, INC., together with the duties and responsibilities attaching to such appointment.


ROBERT J. JONES

STATE OF FLORIDA
COUNTY OF PINELLAS

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the aforesaid state and county to take oaths and acknowledgements, personally appeared ROBERT J. JONES, to me personally known to be the person described in, and who executed the foregoing instrument, and he acknowledged and did take oath before me that he executed the same.

WITNESS MY HAND AND OFFICIAL SEAL in the county and state aforesaid this 29th day of November, 2001.


NOTARY PUBLIC

My commission expires: 12-14-2001



FILED
2001 DEC -4 AM 9:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA