

NO1000008477

BERKOVITS, LAGO & COMPANY, LLP
CERTIFIED PUBLIC ACCOUNTANTS
8211 WEST BROWARD BOULEVARD - SUITE 340
PLANTATION, FLORIDA 33324
City/State/Zip Phone #

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Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. American ~~Consultants~~ Credit Consultants
(Corporation Name) (Document #)

2. _____
(Corporation Name) (Document #)

3. _____
(Corporation Name) (Document #)

4. _____
(Corporation Name) (Document #)

- ☐ Walk in ☐ Pick up time ☐ Certified Copy
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS

- ☐ Profit
☐ Not for Profit
☐ Limited Liability
☐ Domestication
☐ Other

OTHER FILINGS

- ☐ Annual Report
☐ Fictitious Name

AMENDMENTS

- ☐ Amendment
☐ Resignation of R.A., Officer/Director
☐ Change of Registered Agent
☐ Dissolution/Withdrawal
☐ Merger

REGISTRATION/QUALIFICATION

- ☐ Foreign
☐ Limited Partnership
☐ Reinstatement
☐ Trademark
☐ Other

Examiner's Initials

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01 DEC -4 PM 2:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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R.A. WILCO

CR2E031(7/97)



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

November 20, 2001

BERKOVITS LAGO & COMPANY LLP
8211 WEST BROWARD BLVD.
SUITE 340
PLANTATION, FL 33324

SUBJECT: AMERICAN CREDIT CONSULTANTS, INC.
Ref. Number: W01000026620

We have received your document for AMERICAN CREDIT CONSULTANTS, INC.. However, the document has not been filed and is being returned for the following:

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

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation/limited liability company"); and the registered agent's signature.

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) 245-6934.

Loria Poole
Corporate Specialist
New Filings Section

Letter Number: 601A00062251

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

AMERICAN CREDIT CONSULTANTS, INC.

A NON-PROFIT CORPORATION

The undersigned incorporator(s), in order to form a non-profit corporation under the laws of the state of FLORIDA, adopt the following Articles of Incorporation:

ARTICLE I: The name of this corporation is AMERICAN CREDIT CONSULTANTS, INC.

ARTICLE II: The corporation's principal office is located at:

8211 W. Broward Blvd. #340

Plantation, Florida 33324

ARTICLE III: The specific purpose for which this corporation is organized is for raising funds to provide programs and services to the community.

This corporation is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code.

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

ARTICLE V: 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 By-laws but in no event shall be less than three (3). The names and addresses of the initial Board of Directors are as follows:

JOE S. BERKOVITS- 8211 W. BROWARD BLVD. #340 PLANTATION, FL. 33324

JESUS A. LAGO- 8211 W. BROWARD BLVD. #340 PLANTATION, FL. 33324

MERYL B. VASQUEZ-8211 W. BROWARD BLVD.#340 PLANTATION, FL. 33324

ARTICLE VI: The name and address of the registered agent of this corporation are:

JOE S. BERKOVITS

8211 W. BROWARD BLVD. #340

PLANTATION, FLORIDA 33324

ARTICLE VII: The name and address of the incorporator of this corporation is:

JOE S. BERKOVITS

8211 W. BROWARD BLVD. #340

PLANTATION, FL. 33324

ARTICLE VIII: The period of duration of this corporation is perpetual.

ARTICLE IX: The classes, rights, privileges, qualifications, and obligations of members of this corporation are as follows:

This corporation shall have one class of membership. Any person shall be qualified to become a member upon payment of the initial dues, if any, fixed by the board of directors and shall continue as a member upon paying the annual dues, if any, fixed by the board of directors. The method and time of payment of dues shall be determined, and may be changed, from time to time, by the board of directors. Additional provisions specifying the rights and obligations of members shall be contained in the Bylaws of this corporation pursuant to, and in accordance with, the laws of this state.

ARTICLE X: Any additional provisions for the operation of the corporation are as follows:

Upon the dissolution of this corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the federal government, or to a state or local government, for a public purpose.

No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by Section 501(h) of the Internal Revenue Code), and this corporation shall not participate in, or intervene in (including the publishing or distribution of statements), any political campaign on behalf of, or in opposition to, any candidate for public office.

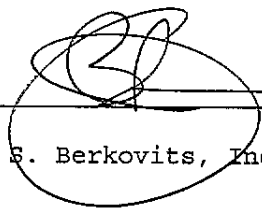
No part of the net earnings of this corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons, except that this corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles.

Notwithstanding any other provision of these Articles, this corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code.

In any taxable year in which this corporation is a private foundation as described in Section 509(a) of the Internal Revenue Code, the corporation 1) shall distribute its income for said period at such time and manner as not to subject it to tax under Section 4942 of the Internal Revenue Code; 2) shall not engage in any act of self-dealing as defined in Section 4941(d) of the Internal Revenue Code; 3) shall not retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; 4) shall not make any investments in such manner as to subject the corporation to tax under Section 4944 of the Internal Revenue Code; and 5) shall not make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.

Dated: 11/14/01



Joe S. Berkovits, Incorporator

Dated: 11/14/01



Joe S. Berkovits, Registered Agent

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SECRETARY OF STATE
TALLAHASSEE FLORIDA