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~~NON~~
FLORIDA PROFIT CORPORATION OR P.A.

NATIONWIDE CONSUMER CREDIT SERVICES, INC.

Certificate of Status	0
Certified Copy	1
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ARTICLES OF INCORPORATION

(5)

OF

NATIONWIDE CONSUMER CREDIT SERVICES, INC.

a not for profit Florida corporation

ARTICLE I

Name of Corporation

The name of this corporation is NATIONWIDE CONSUMER CREDIT SERVICES, INC.

ARTICLE II

Corporate Existence

This corporation shall have perpetual existence.

ARTICLE III

Principal Office

The street address of the initial principal office of this corporation is 5460 North State Road
7, Suite 229, Ft. Lauderdale, Florida 33319.

ARTICLE IV

Purpose

The purpose for which this corporation is organized is to provide consumer credit educational
programs, counseling and services.
Prepared by:

Lawrence Bieler, Esq.
FBN 349852
Two S. Biscayne Blvd., #3250
Miami, Florida 33131

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ARTICLE V**Manner of Election and Number of Directors**

The method of election of Directors is stated in the Bylaws. This corporation shall not have less than three directors.

ARTICLE VI**Registered Office**

The address of the initial registered office of the corporation is 5460 North State Road 7, Suite 229, Ft. Lauderdale, Florida 33319. The Board of Directors may from time to time move the registered office to any other address in Florida.

ARTICLE VII**Registered Agent**

The initial registered agent of the corporation for accepting service of process pursuant to applicable Florida Statutes, shall be:

Kevin Borwick
5460 North State Road 7, Suite 229
Ft. Lauderdale, Florida 33319

ARTICLE VIII**Incorporators**

The name and address of each of the corporation's incorporators is:

Kevin Borwick
5460 North State Road 7, Suite 229
Ft. Lauderdale, Florida 33319

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of
Incorporation this 7 day of January, 2002.



KEVIN BORWICK, Incorporator

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STATE OF FLORIDA)
) SS
COUNTY OF BROWARD)


BEFORE ME, the undersigned authority, this day personally appeared KEVIN BORWICK,
who is personally known to me to or produced _____
as identification and who executed the foregoing Articles of Incorporation and acknowledged before
me that same was executed for the uses and purposes therein expressed.

WITNESS my hand and official seal this ____ day of January, 2002.

NOTARY PUBLIC, State of Florida
My commission expires:

REGISTERED AGENT ACKNOWLEDGMENT

Having been named Registered Agent for the above named corporation, at the Registered
Office designated in this certificate, I hereby acknowledge that I am familiar with and accept the
obligations of that position and agree to comply with all legal requirements relative thereto.



KEVIN BORWICK
Registered Agent
5460 North State Road 7, Suite 229
Ft. Lauderdale, Florida 33319

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