

Barbara's Personal Services, Inc.

SUITE 2A  
152 8th AVENUE SW  
LARGO, FLORIDA 33770-3613

NOTARY PUBLIC

TELEPHONE 727 559-8505

FACSIMILE

585-9184

July 2, 2002

Department of State  
Division of Corporation  
PO Box 6327  
Tallahassee, Florida 32311

TRANSMITTED LETTER

**SUBJECT:** Credit Solutions of Clearwater, Inc.

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:  
Seventy-eight & 75/100 dollars (\$78.75) for Filing Fee and Certificate of Status.

Thank you.

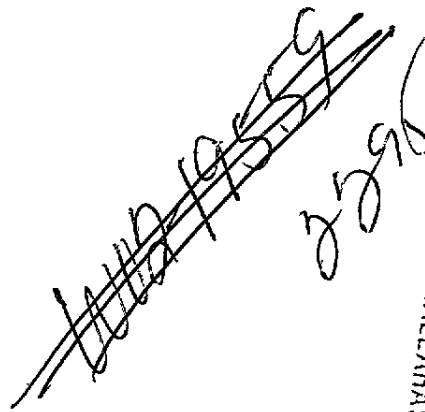
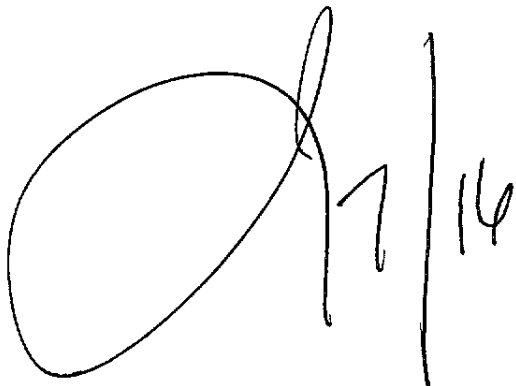
**FROM:** Barbara S. Hicks  
152 8th Avenue, SW, Suite 2A  
Largo, Florida 33770-3613  
(727) 559-8505

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-07/05/02--01084--015  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Sincerely,



Barbara S. Hicks



**FILED**  
02 JUL 15 AM 10:10  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

July 8, 2002

BARBARA'S PERSONAL SERVICES INC.  
% BARBARA HICKS  
152 8TH AVENUE, SW SUITE 2A  
LARGO, FL 33770-3613

SUBJECT: CREDIT SOLUTIONS OF CLEARWATER, INC.  
Ref. Number: W02000019559

We have received your document for CREDIT SOLUTIONS OF CLEARWATER, 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.

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: 002A00042372

## ARTICLES OF INCORPORATION

*The undersigned, acting as incorporator(s) of a corporation pursuant to chapter 617, Florida Statutes, adopt (s) the following Articles of Incorporation:*

### ARTICLE I

#### **Name**

The name of the corporation shall be:

**Credit Solutions of Clearwater, Inc.**

### ARTICLE II

#### **Principal place of business and mailing address**

The principal place of business and mailing address of this corporation shall be:

**13630 58<sup>th</sup> Street  
Bldg. 1, Suite 104  
Clearwater, Florida 33760  
727/ 532-0782**

### ARTICLE III

#### **Purpose (s)**

The specific purpose(s) for which the corporation is organized is (are):

**To provide social services for lower income minority families and disadvantaged single parents suffering financial & medical hardships; providing financial counseling, assessment, analysis and budget recommendations designed to assist in re-establishing credit and meeting current financial obligations.**

### ARTICLE IV

#### **Manner of election of directors**

The manner in which the directors are elected or appointed is as follows:

**The director(s) may be elected or appointed by a method prescribed in the corporate bylaws.**

### ARTICLE V

#### **Limitation of corporate powers**

The corporate powers of this corporation are as provided in section 617.0302, Florida Statutes, unless limited are as follows:

**FILED**  
JUL 15 AM 10:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

## ARTICLE VI

### Initial registered agent and street address

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

**Michael Harris**  
13630 58<sup>th</sup> Street  
Bldg. 1, Suite 104  
Clearwater, Florida 33760  
727/ 532-0782

## ARTICLE VII

### Incorporators

The name(s) and the street address(es) of the incorporators(s) for these articles of incorporation is (are):

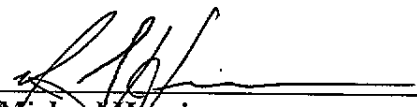
**Michael Harris**  
Director & President


**Annmarie Stewart**  
Vice President & Director


**Bruce Boudreau**  
Secretary & Treasurer  
Director

13630 58<sup>th</sup> Street  
Bldg. 1, Suite 104  
Clearwater, FL 33760

The undersigned incorporators has executed these Articles of Incorporation this 2 day of July, 2002.

  
**Michael Harris**  
Director & President

  
**Annmarie Stewart**  
Vice President & Director

  
**Bruce Boudreau**  
Secretary & Treasurer & Director

**CERTIFICATE OF DESIGNATION OF  
REGISTERED AGENT/ REGISTERED OFFICE**

Pursuant to the provisions of section 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: CREDIT SOLUTIONS OF CLEARWATER, INC.
2. The name and address of the registered agent and office is:

MICHAEL HARRIS  
13630 58<sup>th</sup> Street  
Bldg. 1, Suite 104  
Clearwater, FL 33760  
727/ 532-0782

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

  
MICHAEL HARRIS

This 2 day of July, 2002

**FILED**  
02 JUL 15 AM 10:10  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA