Electronic Articles of Incorporation For

N02000005635 FILED July 24, 2002 Sec. Of State

COMMUNITY CREDIT COUNSELING SERVICES, INC.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

COMMUNITY CREDIT COUNSELING SERVICES, INC.

Article II

The principal place of business address:

7500 NW 25 STREET SUITE 200 MIAMI, FL. 33122

The mailing address of the corporation is:

7500 NW 25 STREET SUITE 200 MIAMI, FL. 33122

Article III

The specific purpose for which this corporation is organized is:

CONSUMER CREDIT COUNSELING OR ANY OTHER LAWFUL PURPOSE

Article IV

The manner is which directors are elected or appointed is: ELECTED BY BOARD

Article V

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

MAGDA SANTIAGO 7500 NW 25 STREET SUITE 200 MIAMI, FL. 33122 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MAGDA SANTIAGO

Article VI

The name and address of the incorporator is:

BERT GONZALEZ 7500 NW 25 STREET, SUITE 200 MIAMI, FL 33122

Incorporator Signature: BERT GONZALEZ