

**Electronic Articles of Incorporation
For**

**N02000005973
FILED
August 06, 2002
Sec. Of State**

PERSONAL FINANCIAL NETWORK, INC.

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

Article I

The name of the corporation is:

PERSONAL FINANCIAL NETWORK, INC.

Article II

The principal place of business address:

2180 IMMOKALEE RD
308
NAPLES, FL. 34110

The mailing address of the corporation is:

2180 IMMOKALEE RD
308
NAPLES, FL. 34110

Article III

The specific purpose for which this corporation is organized is:

THE PURPOSE IS TO PROVIDE CREDIT COUNSELING & PERSONAL FINANCIAL EDUCATION. COUNSELORS PROVIDE DEBTORS WITH AN ANALYSIS OF THEIR BUDGETS, ASSISTANCE IN ESTABLISHING FINANCIAL PLANS & THEN INTERCEDE WITH CREDITORS.

Article IV

The manner in which directors are elected or appointed is:

BY A MAJORITY VOTE OF THE CURRENT BOARD MEMBERS

Article V

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

WENDY L SLAUGHTER
2108 IMMOKALEE RD
308
NAPLES, FL. 34110

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: WENDY L. SLAUGHTER

Article VI

The name and address of the incorporator is:

WENDY L. SLAUGHTER
2108 IMMOKALEE RD., SUITE 308

NAPLES FL 34110

Incorporator Signature: WENDY L. SLAUGHTER

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
WENDY L SLAUGHTER
2108 IMMOKALEE RD., SUITE 308
NAPLES, FL. 34110

Title: V
TODD F TAYLOR
10440 LITTLE PATUXENT PARKWAY, SUITE 500
COLUMBIA, MD. 21044

Title: S
MCGOWAN JAMES
2900 PINENEEDLE
ELLCOTT CITY, MD. 21042