Electronic Articles of Incorporation For

N03000004059 FILED May 13, 2003 Sec. Of State

CERTIFIED 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:

CERTIFIED CREDIT COUNSELING SERVICES, INC.

Article II

The principal place of business address:

10762 WILES ROAD CORAL SPRINGS, FL. 33076

The mailing address of the corporation is:

10762 WILES ROAD CORAL SPRINGS, FL. 33076

Article III

The specific purpose for which this corporation is organized is:

PURPOSE INCLUDES CHARITABLE AND EDUCATIONAL PURPOSES, INCLUDING CREDIT COUSELING, DEBT MANAGEMENT, AND FINANCIAL EDUCATION PROGRAMS.

Article IV

The manner is which directors are elected or appointed is:

AS STATED IN THE BYLAWS

Article V

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

GREGG E NICHOLLS 1900 NW CORPORATE BLVD. #400E BOCA RATON, FL. 33431 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GREGG NICHOLLS

Article VI

The name and address of the incorporator is:

GREGG NICHOLLS 1900 NW CORPORATE BLVD., #400E BOCA RATON, FL 33431

Incorporator Signature: GREGG NICHOLLS

Article VII

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

Title: V HOLLANDER DAVID 2711 FOREST HILLS BLVD CORAL SPRINGS, FL. 33065

Title: P ALAN SILVERBERG 20423 STATE ROAD 7, F-6, #285 BOCA RATON, FL. 33498

Title: ST RANDY SILVERBERG 20423 STATE ROAD 7, F-6, #285 BOCA RATON, FL. 33498