

**Electronic Articles of Incorporation  
For**

N03000004798  
FILED  
June 06, 2003  
Sec. Of State

AMERICA CREDIT NETWORK, CORP

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:

AMERICA CREDIT NETWORK, CORP

**Article II**

The principal place of business address:

515 SEABREEZE BLVD  
FORT LAUDERDALE, FL. 33316

The mailing address of the corporation is:

P.O. BOX 8645  
CORAL SPRINGS, FL. 33075

**Article III**

The specific purpose for which this corporation is organized is:

TO EDUCATE THE PUBLIC BY PROVIDING CREDIT COUNSELING AND  
DEBT MANAGEMENT SOLUTIONS BY NEGOTIATING WITH THEIR  
CREDITORS FOR A MORE MANAGEABLE REPAYMENT PLAN.

**Article IV**

The manner in which directors are elected or appointed is:

APPOINTED

**Article V**

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

DENISE L REID  
4444 NW 89TH WAY  
CORAL SPRINGS, FL. 33065

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

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Registered Agent Signature: DENISE REID

### **Article VI**

The name and address of the incorporator is:

DENISE REID  
P.O. BOX 8645  
CORAL SPRINGS, FL 33075

Incorporator Signature: DENISE REID

### **Article VII**

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

Title: P  
DENISE L REID  
P.O. BOX 8645  
CORAL SPRINGS, FL. 33075

Title: T  
CAMILLE EDWARDS  
9877 WESTVIEW DRIVE, #627  
CORAL SPRINGS, FL. 33076

Title: S  
INGRID RAMKALAWAN  
7815 NW 39TH STREET  
CORAL SPRINGS, FL. 33065

### **Article VIII**

The effective date for this corporation shall be:

06/04/2003