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15
J 7/8/03

TRANSMITTAL LETTER

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2003 JUN 30 PM 4:09

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SECRETARY OF STATE
TALLAHASSEE FLORIDA

SUBJECT: CREDIT and DEBT SOLUTIONS, INC.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee &
Certificate of
Status

☐ \$78.75
Filing Fee
& Certified Copy

☒ \$87.50
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM:

VICTORIA T. ROMERO
Name (Printed or typed)

43070 WINDING LANE, SUITE A
Address

CALLAHAN, FL 32011
City, State & Zip

(904) 879-4829
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

EFFECTIVE DATE

7/01/03

ARTICLES OF INCORPORATION

In Compliance with Chapter 617, F.S. (Not-for-Profit)

ARTICLE I - NAME

The name of the corporation shall be: CREDIT and DEBT SOLUTIONS, INC.

ARTICLE II - INITIAL PRINCIPAL OFFICE

The initial principal place of business address of this corporation is:

43070 Winding Lane, Suite B
Callahan, FL 32011

ARTICLE III - INITIAL MAILING ADDRESS

The initial mailing address of this corporation is:

P.O. Box 223
Callahan, FL 32011-0223

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ARTICLE IV - PURPOSES

The purposes for which the corporation is organized is to operate at all times as a qualified federal 501 (c) (3) not-for-profit corporation under Internal Revenue Code Section 501 in order to educate and assist consumers and their creditors to establish or otherwise improve viable consumer financial budgets, facilitate required payment of the consumer's various business and/or personal financial obligations and/or outstanding consumer debt, and to do so regardless of whether or not the consumer makes voluntary donations to the corporation.

ARTICLE V - MANNER OF ELECTION

The manner in which the directors are elected is and shall at all times remain by the majority vote of a majority of a quorum of the qualified members of record in attendance by an election annually on October 1st of each consecutive year and to at all times do so as otherwise established in full accordance within the corporate by-laws of Credit and Debt Solutions, Inc.

ARTICLE VI - INITIAL DIRECTORS AND OFFICERS

Initial directors name(s), address (es) and specific title(s) include:

Romero, Victoria T., Director, President and Treasurer
43070 Winding Lane, Suite A, Callahan, FL 32011

Zavala, Yvette S., Director, and Vice President
9539 103rd Street, Unit #39, Jacksonville, FL 32210

Blair, Thomas A., Director and Secretary
P.O. Box 1670, 54025 Jeannie Road, Callahan, FL 32011-1670

ARTICLE VII - INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Romero, Victoria T.
43070 Winding Lane, Suite A, Callahan, FL 32011

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is:

Romero, Victoria T.
43070 Winding Lane, Suite A, Callahan, FL 32011

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ARTICLE IX - FISCAL YEAR ADOPTION

For purposes of records maintenance and report filing to the various local, state and federal authorities of record and necessity, the corporation adopts a fiscal year **beginning on July 1st and ending on June 30th** of each and every consecutive calendar year during the term of the legal period of its' existence.

ARTICLE X - PERIOD OF EXISTENCE OF THIS CORPORATION

For all purposes, whether for public or private in nature, the term of existence of this corporation is from July 1st, 2003 to June 30th, 2028.

ARTICLE XI - EFFECTIVE DATE OF INCORPORATION

The effective date of this corporation is, whether for public or private use and/or purposes, the calendar date of **July 1st, 2003.**

Having been named as registered agent to accept services of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Victoria T. Romero
Victoria T. Romero, Registered Agent

6-26-03
Date

Victoria T. Romero
Victoria T. Romero, Incorporator

6-26-03
Date