

**Electronic Articles of Incorporation
For**

N03000009049
FILED
October 17, 2003
Sec. Of State

AVALON CREDIT COUNSELORS, 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:

AVALON CREDIT COUNSELORS, INC.

Article II

The principal place of business address:

360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

The mailing address of the corporation is:

360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE CREDIT COUNSELING, DEBT CONSOLIDATION PROVIDE, AND
FINANCIAL EDUCATION TO CONSUMERS.

Article IV

The manner in which directors are elected or appointed is:

SHALL BE DETERMINED IN THE IN THE BY-LAWS

Article V

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

JOCELYN JOSEPH
360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

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

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Registered Agent Signature: JOCELYN JOSEPH

Article VI

The name and address of the incorporator is:

JOCELYN JOSEPH
360 S.W. 31 AVE
FORT LAUDERDALE, FL
33312

Incorporator Signature: JOCELYN JOSEPH

Article VII

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

Title: D
JOSEPH JOCELYN
360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

Title: D
JOSEPH WIKENSON
360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

Title: D
JOVIN TIMOTHY
360 S.W. 31 AVE
FORT LAUDERDALE, FL. 33312

Article VIII

The effective date for this corporation shall be:

10/17/2003