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TRANSMITTAL LETTER

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

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SUBJECT: Financia	l Literacy Organization, I	nc.	A Company of the Comp	<u> </u>
	(PROPOSED CORPORATI	E NAME – <u>MUST INCLU</u>	DE SUFFIX)	- .
Enclosed is an original a	nd one(1) copy of the article	s of incorporation and a	check for:	
[_]##a aa			[d] do= 70	
□\$70.00 Filing Fee	□\$78.75 Filing Fee &	Filing Fee	\$87.50 Filing Fee,	
5 5 × 00	Certificate of	& Certified Copy	Certified Copy	
	Status	-	& Certificate	
		ADDITIONAL COPY REQUIRED		
FROM:	Jen Thomas Corporation			
r KOWI.	Name (Printed or typed)		شىنى	
	2257 Paniomin E. May			
	2357 Benjamin E. Mays Drive, Suite 3 Address			. φ =
	Adi	areas		
	Atlanta, Georgia 30311			
	City, State & Zip			
	(404) 756-9898			
	Daytime Telephone number			

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



FLORIDA DEPARTMENT OF STATE Glenda E. Hood This has been bout Signed. Sorm that! Let N, INC. Secretary of State

January 12, 2004

JEN THOMAS CORPORATION 2357 BENJAMIN E MAYS DRIVE SUITE 3 ATLANTA, GA 30311

SUBJECT: FINANCIAL LITERACY ORGANIZATION, INC.

Ref. Number: W04000001555

We have received your document for FINANCIAL LITERACY ORGANIZATION, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6067.

Neysa Culligan Document Specialist New Filings Section

Letter Number: 104A00002100

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ARTICLES OF INCORPORATION

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

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

<u>ARTICLE I NAME</u>

The name of the corporation shall be: Financial Literacy Organization, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 120 S. E. 14th Avenue
Boynton Beach, Florida 33431

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

The corporation is organized exclusively for charitable and educational purposes, specifically to provide personal finance education to the public on responsible spending, saving, budgeting and avoiding credit card debt and bankruptcy. See Attachment "A" for additional purposes and provisions.

ARTICLE IV MANNER OF ELECTION

The manner in which the directors are elected or appointed:

The initial Board or Directors will be appointed by the President of the organization. Thereafter, subsequent Board terms will be by election.

ARTICLE V INITIAL DIRECTORS AND/OR OFFICERS

List name(s), address(es) and specific title(s):

Richard Smith, President & Chairman of the Board, 120 S. E. 14th Avenue, Boynton Beach, Florida 33431 Carl Hunter, Secretary/Treasurer & Director, 120 S. E. 14th Avenue, Boynton Beach, Florida 33431 Inez Baker, Director, 16404 N. W. 12th Street, Pembrook Pines, Florida 33028 Swellana Kaga, Director, 8534 S. W. 5th Avenue, #205, Pembrook Pines, Florida 33025

ARTICLE VI INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Richard Smith 120 S. E. 14th Avenue Boynton Beach, Florida 33431

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

JEN THOMAS CORPORATION 2357 Benjamin E. Mays Drive, Suite 3 Atlanta, Georgia 30311

Having been named as registered agent to accept service 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.

OCT IN		12/8/03
Signature/Registered Agent	4	Date
Haugh Ashi	, <u></u>	12/8/03
Signature/Incorporator		Date

ATTACHMENT "A"

No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its directors, members, trustees, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of its purposes.

No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provision of these articles, the Corporation shall not carry on any other activities not permitted to be carried on (a) by a Corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or (b) by a Corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

Notwithstanding any other provision of these articles, this Corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the purposes of this Corporation.

Upon the dissolution of the Corporation, assets shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by a court of competent jurisdiction of the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated exclusively for such purposes.