

**Electronic Articles of Incorporation
For**

**N04000000765
FILED
January 22, 2004
Sec. Of State**

ASSOCIATION OF CREDIT AND FINANCIAL HEALTH 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:

ASSOCIATION OF CREDIT AND FINANCIAL HEALTH COUNSELORS,
INC.

Article II

The principal place of business address:

105 SOUTH RIVERSIDE DRIVE
200
INDIALANTIC, FL. 32903

The mailing address of the corporation is:

322 3RD AVENUE
INDIALANTIC, FL. 32903

Article III

The specific purpose for which this corporation is organized is:

WE PROMOTE THE RECOGNITION OF CREDIT AND FINANCIAL HEALTH
COUNSELING AS A PROFESSION BASED ON STANDARDS AND ETHICS
AND AS AN IMPORTANT WAY IN WHICH TO INCREASE CONSUMER
FINANCIAL LITERACY.□□□□

Article IV

The manner in which directors are elected or appointed is:

ELECTION

Article V

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

HEATHER C AIELLO
322 3RD AVENUE
INDIALANTIC, FL. 32903

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

**N0400000765
FILED
January 22, 2004
Sec. Of State**

Registered Agent Signature: HEATHER C. AIELLO

Article VI

The name and address of the incorporator is:

HEATHER C. AIELLO
322 3RD AVENUE
INDIALANTIC, FLORIDA 32903

Incorporator Signature: HEATHER C. AIELLO

Article VII

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

Title: D
HEATHER C AIELLO
322 3RD AVENUE
INDIALANTIC, FL. 32903

Title: D
ARTHUR R LYMAN IV
113 WIDGEON CIRCLE
HAMPSTEAD, NC. 28443

Title: D
AMANDA L EVANS
582 HEATHER N.E.
PALM BAY, FL. 32907

Title: D
KATHY PETRILLO
328 LEEWARD DRIVE
JUPITER, FL. 33477

Title: D
JENNIE THOMPSON
375 ABELLO ROAD S.E.
PALM BAY, FL. 32909